

Annual report

2023



tearfund

Netherlands

Together for justice

2010: 41 million. 2020: 82 million. 2023: 110 million. These are the numbers of people displaced in our world according to UNHCR. They represent unprecedented figures of individuals who have left their homes due to conflicts, natural disasters, or climate change. I know it's not the most pleasant way to start this annual report, but it is the reality we live in today. And within this reality, in 2023, we 'celebrated' our 50th anniversary.

Tearfund Netherlands was established on Ascension Day in 1973. Our objectives set at that time were: to tackle poverty, raise awareness in the Netherlands, and bring Christian organisations both domestically and internationally together to join forces. Our goals have not changed. In fact: they are still as relevant today as they were back then!

What has changed, however, is the context in which we operate. For instance, we are increasingly witnessing the effects of climate change, particularly on the most vulnerable in Central America, Asia, and Africa. They often have little or no means to defend against these impacts. And consequences such as drought, crop failures, and floods are becoming increasingly common.

We see it as our mission to work towards peace and justice, and a world where everyone has equal opportunities and all people can provide for their needs, with consideration for their own environment and creation as a whole. Collaborating for justice in response to the mission we have received from God. Together with you, our local partners, churches, and communities.

Continuing to work through the local church is essential for Tearfund. Our experience is that this unique approach has an incredibly powerful impact. In 2023, this was underscored once again by independent research. You can read more about this on page 10. Last year, we also received CHS certification (Core Humanitarian Standard), an important quality marker. It is a recognition that Tearfund meets the highest standards in development cooperation, with everything dedicated to serving the people we aim to reach.

As Tearfund, we want to keep our focus on the most vulnerable in this world, out of our love for Jesus. In Matthew 25, He says: 'Whatever you did for one of the least of these brothers and sisters of mine, you did for me.'

Empowering people to rise out of poverty and injustice remains our mission. As long as it is given to Tearfund to play a role in this, we will continue to do so. Thank you very much for your trust and involvement in our mission!



Guido de Vries
CEO Tearfund Netherlands



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CHAPTER 1

Our mission in this world

Together for justice

Tearfund helps people to lift themselves out of poverty and injustice. Tearfund strives for a world in which everyone thrives. Tearfund vision is to see people freed from poverty, living transformed lives and reaching their God's given potential.

Tearfund Netherlands is part of the worldwide Tearfund family. We believe that all human beings are created in God's image and that we are called by Jesus to love our neighbour, restore broken relationships, and pursue Biblical righteousness. As an organisation, we believe we can contribute to God's plan to restore our world. That is why the Bible and prayer have a central place in our work. We do this in collaboration with different churches and Christian traditions and nominations, with a shared desire to reflect God's Kingdom. Our Christian identity is the basis of how we act because we want to live in unity with ourselves, with God, with others, and with our natural environment. Our work is given regardless of people's nationality, ethnic origin, gender or religion.

Our vision on poverty and injustice

We see broken relationships as the fundamental cause of poverty and injustice. These are the result of man's rebellion against God. From a

life of wholeness, humanity passed to life in brokenness: a broken relationship with God, a damaged self-image, unjust relationships between people, and exploitation of our environment. These broken relationships can lead to selfishness, greed, powerlessness, injustice, inequality, conflict, and disaster. But also to broken systems, creating structural problems such as unequal power relations, corruption, and exclusion. The consequences are visible in people who do not have enough income, suffer violence or abuse, nor have access to good education and medical care or political representation. They also become visible in indifferent people, who feel unable to act and bring about change, or who are unaware of the effects of their own choices on other people and their environment.

To change this, four types of relationships need recovery:



Relationship with God: a living relationship with God through Jesus in the power of the Holy Spirit. This is not a human achievement, but a gift from God. We can love ourselves and others because God loved us first. We get a better view of our role in this world;



Relationship with yourself: a relationship with your body, soul, and spirit. This requires you to be aware of your identity in the eyes of God, trusting that He loves you and that you may live and work for His glory. You will learn to recognise your gifts and talents and realise your God-given potential to bring about change. A healthy self-image leads to better personal functioning;



Relationship with others: both the relationships with the people who are close to you and with those with whom you have no direct affinity. By restoring these relationships, people treat each other lovingly and equally; they take care of each other in their neighbourhood and work together to improve their situation. Restoring relations with others also involves relationships with local, national, and international authorities and other actors in society;



Relationship with our environment: caring for our natural environment and animals. This concerns how we deal with local resources, such as ecosystems and biodiversity, but also how we manage our natural resources, such as water, land, raw materials, and air.



Our intervention strategies

Tearfund works on three types of interventions to achieve the four intended organisational results.

- **Humanitarian response.** We respond to disasters and long-term crises caused by man and/or nature. We focus on the people who need help the most. From the beginning of our assistance, we try to build resilience. After the acute emergency phase, our attention shifts to reconstruction and rehabilitation.
- **Community Development.** We strive to build resilient communities in villages and cities that can bring change to their environment with their resources and relationships. We aim to equip them so that they are (more) self-reliant in the future. In community development, Tearfund works through nationally and locally present (Christian) partner organisations. These partners are familiar with the context and situation and have good contacts with churches and social groups in the area in which they work.
- **Influencing and advocacy.** For sustainable change, it is important to move governments, organisations, people in leadership positions and public opinion in the desired direction. Through campaigns and lobbying, among other things, we want to influence and change policies and attitudes, to address the underlying causes of poverty and injustice, and to promote social justice. We are committed to this at the local, national, and international levels. We also mobilise churches and civil society to work for change in this way.

Our intended organisational results

To achieve our vision, we strive to achieve 4 organisational outcomes:

- **Churches have been mobilised.** The Church is inspired and equipped to address its role in the change of communities and society;
- **Communities have been transformed.** Communities in villages and cities are resilient to (acute) needs and setbacks; work for peace and unity, and contribute to a better future for themselves and others;
- **Emergency needs are met when crises and disasters strike,** and community structures and mechanisms are compromised;
- **Society has changed.** Social, economic, political, and environmental systems and policies focus on the well-being of all people and ensure access to basic needs, equality, and sustainable growth.

The powerful impact of our approach

Investing in the local church yields twenty-eightfold increase in wellbeing for the entire community. This is a key finding from independent research into the effects of Tearfund's approach. Other research findings are both striking and hopeful, showcasing the substantial impact of our work.

Tearfund operates worldwide in countries facing (extreme) poverty, and we do so primarily through the local church. This approach fosters enduring change in individual lives and throughout communities.

How it works

Where the church sees its mission as serving those around it, it becomes a powerful engine for change. This belief underpins Tearfund's work, and it is why we encourage local churches to engage with their communities in developing collectively. Our approach, in brief, includes:

- Through training and Bible studies, individuals discover their value and their own potential and capabilities.
- Neighbourhoods and churches together identify local issues.
- They also assess what resources are already available locally.
- They then decide on the outcomes and activities needed to improve their situation.

This approach leads people to view themselves, each other, and their surroundings differently, becoming aware of their roles and opportunities to effect change. This fosters a renewed mindset. At the same time, through training, they acquire the skills and tools needed to take action. It's an approach that empowers individuals and communities to thrive and collectively address poverty and injustice.

The research

Tearfund commissioned research on this approach among nearly 8,000 individuals across four countries: Rwanda, Sierra Leone, Tanzania, and Zimbabwe. The study was conducted by State of Life, an independent agency known for measuring wellbeing.

Wellbeing comprises various interconnected aspects of our lives, all influencing one another. This research measured wellbeing by looking at joy of life as well as economic, personal, social, and spiritual factors. It compared differences between those actively involved in church-led change, others in the same setting, and communities where the approach had not yet been implemented.

The results

- Joy of life was significantly higher among participants in our projects.
- In all countries studied, the approach led to increased wellbeing, even in the long term.
- Participants' incomes rose, and they became financially more resilient.
- Participants were motivated to take greater ownership of their personal and communal journey out of poverty.
- Over time, the positive outcomes of the approach were felt across the entire community, even among those not involved in the projects.



The social return of our approach



The research employed the WELLBY method to assign a monetary value to aspects that do not have a market price, such as improved quality of life, increased trust in neighbours, or enhanced natural surroundings. This social value aids in understanding the broader impact and quantifying intangible effects in numbers.

When translating donation into outcome, it reveals the following: Tearfund's approach ensures that an investment of 1 euro in the local church results in 7 euros worth of time and resources being deployed in the community. And this investment ultimately generates a wellbeing return twenty-eight times greater for the entire community!

See www.tearfund.nl/onderzoek for more information.

CHAPTER 2

Our international projects

Our corporate priorities

Within our work, we choose four specific areas of focus that are reflected to a greater or lesser extent in each project.



Church & Community Transformation (CCT)

Tearfund encourages churches to work in partnership with their communities for community development. This approach, Church & Community Transformation (CCT), is at the heart of what Tearfund Netherlands does. Through CCT, we equip and empower local churches to help communities identify their needs and deploy locally available resources to bring about change.



Ecological & economic sustainability (EES)

Many communities we work with are facing issues of climate change and natural resource depletion and growing social and economic inequality. We strive for a world where people can meet their basic needs themselves, extreme inequality is no longer accepted, and everyone lives within the limits of what the earth has to offer.



Reconciled and Peace-filled Societies (RPS)

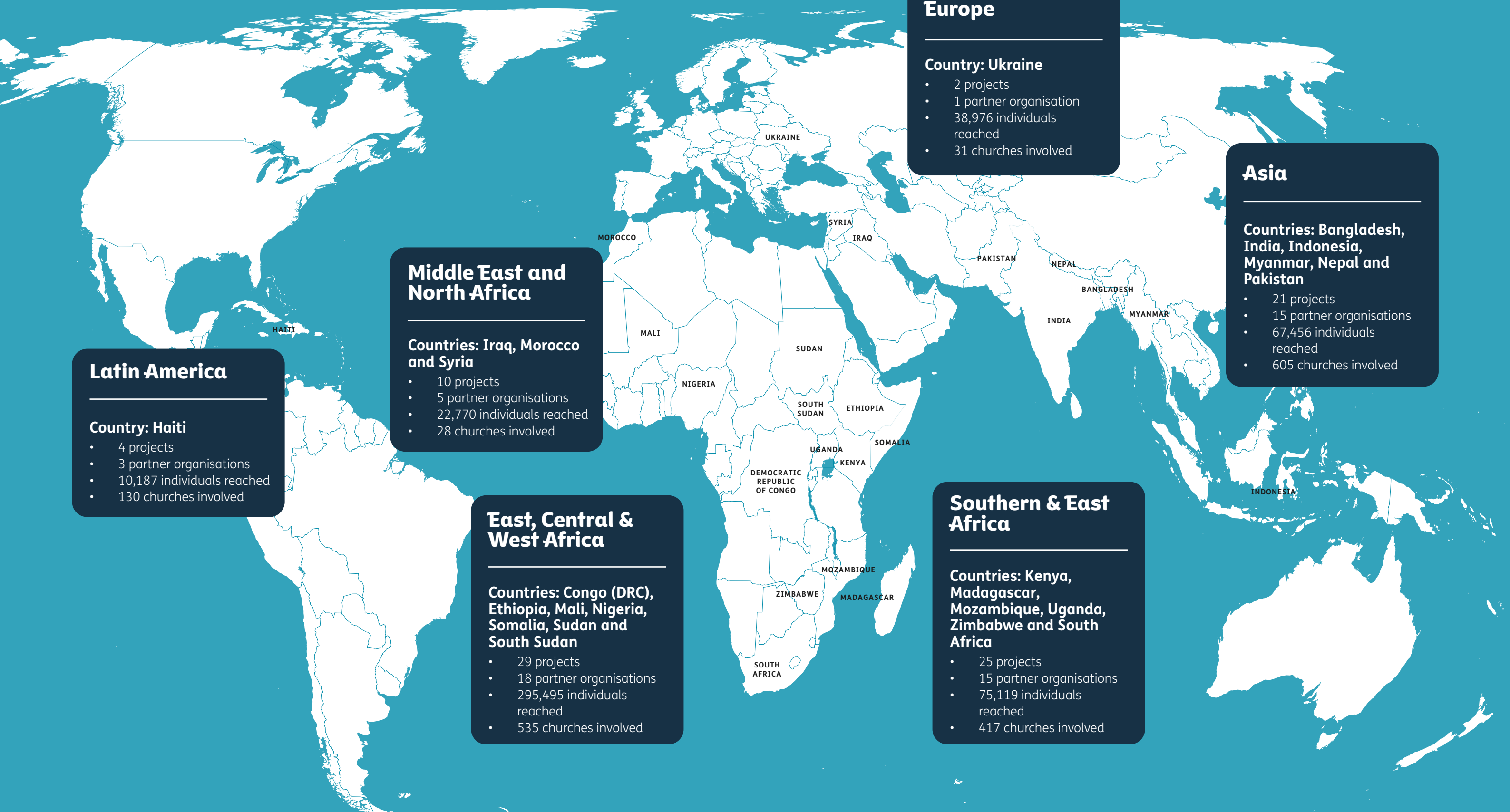
We work in areas experiencing increasing vulnerability, conflict and violence. In our work in these contexts, we seek to mitigate the immediate impacts while addressing the root causes wherever possible to bring about lasting change and peace.



Crisis to Resilience (CtR)

We are building resilient, hopeful communities able to prepare for and respond to the humanitarian needs and crises they face.

In this chapter we indicate the corporate priority we work on per country.



Latin America

Country: Haiti

- 4 projects
- 3 partner organisations
- 10,187 individuals reached
- 130 churches involved

Middle East and North Africa

Countries: Iraq, Morocco and Syria

- 10 projects
- 5 partner organisations
- 22,770 individuals reached
- 28 churches involved

East, Central & West Africa

Countries: Congo (DRC), Ethiopia, Mali, Nigeria, Somalia, Sudan and South Sudan

- 29 projects
- 18 partner organisations
- 295,495 individuals reached
- 535 churches involved

Europe

Country: Ukraine

- 2 projects
- 1 partner organisation
- 38,976 individuals reached
- 31 churches involved

Asia

Countries: Bangladesh, India, Indonesia, Myanmar, Nepal and Pakistan

- 21 projects
- 15 partner organisations
- 67,456 individuals reached
- 605 churches involved

Southern & East Africa

Countries: Kenya, Madagascar, Mozambique, Uganda, Zimbabwe and South Africa

- 25 projects
- 15 partner organisations
- 75,119 individuals reached
- 417 churches involved

India

In 2023, India definitively surpassed China as the country with the largest population in the world. Religious, ethnic, and caste minorities are increasingly facing difficulties. India has many government provisions and opportunities for different groups of people, but due to ignorance and corruption, these provisions often do not reach those who need them most.

In the megacity of Mumbai, we carried out a CCT project through churches affiliated with various denominations. Part of this project involved psychosocial care for people affected by gender-based violence, abuse, and exploitation. Through this project, we reached 3,639 people in 2023.

Furthermore, we worked with a regional and a national organisation to expand the CCT movement among churches in remote areas, reaching 881 people.

In 2023, we concluded a 30-year partnership with one of our Indian partners. The last four years have been especially invested in building the capacity of this organisation, which has now found other donors to continue its work. Lastly, we contributed to a network of churches and organisations committed to enhancing the inclusion and participation of people with disabilities.



Myanmar

In May 2023, Myanmar was hit by Cyclone Mocha, particularly affecting the Sittwe and Mrauk-U districts in Rakhine State. Tearfund collaborates with two partner organisations to support the most severely affected population in 25 villages. The aid included cash distributions enabling people to buy food and carry out repairs on their damaged homes. Additionally, education on psychosocial

support was provided, and women received hygiene kits. Church and village leaders were trained in how to respond to (future) disasters together with the population.

This project was funded by the Dutch Relief Alliance, reaching a total of 10,498 people and involving 37 churches in the implementation.



Nepal

Nepal ranks among the top ten countries most affected by climate change. Melting ice in the mountains and unpredictable, severe rainy seasons have doubled the number of floods in recent years. Increased rainfall in shorter periods leads to more intense droughts throughout the rest of the year, resulting in frequent wildfires and dried-up water sources, complicating agriculture. In the Eastern Rukum district (in the west), we worked to strengthen communities and local governments to address these issues. This was achieved by restoring or preserving natural resources, improving sustainable agriculture and livelihoods, and developing entrepreneurship, reaching 1,331 people.

Additionally, we have built two networks. The first network focuses on intensifying collaboration between organisations and communities to tackle poverty. For example, a national conference on caring for nature and the impact of climate change was organised last year, attended by 167 individuals and 80 organisations.

The second network focuses on disaster prevention. We provided organisational support, including setting up an emergency fund for quick response to disasters. The network strengthens itself as

members share their experiences and lessons learned. Investment in good relations with governments also contributed, ensuring that future disasters can be addressed quickly and efficiently.

The effectiveness of the network was demonstrated in the emergency response provided after the earthquake that struck West-Rukum in early November. With Tearfund's support, food, clothing, blankets, mattresses, and psychosocial support were provided to the affected population, reaching 3,862 people.

Another issue Nepal faces is human trafficking, particularly in the Makwanpur district, vulnerable due to its proximity to major cities and the Indian border. We worked to prevent human trafficking and violence against women and girls by providing information on human trafficking and migration, increasing employment, entrepreneurship, and educational opportunities in the region, combating domestic violence (through training and coordination), and collaborating with other parties fighting against human trafficking. This project reached 3,176 people.

Pakistan

In 2022, Pakistan was hit by severe floods, submerging large parts of the country and displacing millions. With funding from the Dutch Relief Alliance, Tearfund provided emergency aid through partner organisations LAMP and REEDS. We supplied 1,450 households in the districts of Rajanpur (Punjab province) and Jamshoro (Sindh province) with agricultural inputs (including seeds) for a new harvest. In addition, we provided financial assistance to 775 households in both provinces to purchase essential goods.

Another project, in collaboration with our partner Diocese of Hyderabad, supported 600 households in 24 villages affected by the floods with food, hygiene items, and other essentials, reaching over 16,500 people.

Domestic violence, oppression, child marriages, and insufficient access to income sources are significant challenges for women in Pakistan. Tearfund worked with partners REEDS and Diocese of Hyderabad in a project aimed at the social and economic resilience of women and girls in agricultural areas across several southern districts (Rahim Yar Khan, Bahawalpur, Sanghar, Mirpurkhas, and Tando Allahyar). The activities focused on rights awareness, awareness of harmful cultural practices, and setting up self-help groups. Parts of the project area were affected by the floods, but the project was able to continue with some adjustments until May 2023, reaching approximately 1,000 people.

Indonesia

The gap between rich and poor in Indonesia is vast. Unemployment, exacerbated by the COVID pandemic, has resulted in more people living in poverty. The country frequently faces natural disasters and is also affected by climate change.

In 2023, we collaborated with multiple partners to make communities more resilient to future disasters. We also invested in activities to reduce the likelihood of some disasters. One of our partners supports churches in developing a learning module on ecological theology and training trainers who then pass on their knowledge to a new group. In this way, this knowledge is shared with church members who implement it within their communities.

We also supported Jakomkris, a national network of churches and Christian organisations. Within this network, knowledge and experience are shared to prepare for future disasters, and members collaborate in providing aid after a disaster. Since 2012, we have been working with our partner Sion Foundation to expand the CCT approach further. To date, 211 churches (across eight denominations) and three Bible schools have been involved. This CCT movement ensures that churches in Indonesia are increasingly able to address the challenges they face themselves.



Bangladesh

Bangladesh is extremely vulnerable to disasters resulting from climate change and human interference with nature. Every year, large parts of the country are flooded during the rainy season, but in recent decades, the rainy season has become more unpredictable. There are more storms and cyclones, often more severe than before, further challenging people's ability to sustain themselves. In coastal areas, more land is being eroded by the sea, and soil salinisation is occurring.

Another issue is that many communities in agricultural areas lack access to clean drinking water. Additionally, violence against women and girls is prevalent in Bangladesh, and child marriages are common in some areas.

In 2023, we worked with our partners Baptist Aid, Shalom, and CCDB to build resilience in communities in Mongla (in the south), Bandarban (in the east), and in Narail and Rajbari (in the centre of the country). The focus was on improving access to clean drinking water, including by installing wells and rainwater harvesting systems and distributing water filters. We also worked on alternative livelihoods, such as growing climate-resilient crops, and provided various training on disaster prevention and combating domestic violence.

In all our projects in Bangladesh, we work with self-help groups. We also collaborate with local churches through CCT. These projects reached a total of 6,848 people, involving 37 churches.



Syria    

The impact of the war, which began in Syria in 2011, has taken a significant toll on the population. Syria faces one of the world’s most alarming crises due to extreme poverty and hunger. Increasing uncertainties, complex political situations, and limited access to emergency aid have led to significant psychological distress and placed considerable strain on social services.

In 2023, immense inflation and shortages of fuel and energy pushed Syrians further into poverty. Women, children, and people with disabilities are most affected by increased violence, child labour, and child marriages. According to a report by Human Rights Watch, over 90% of Syrians live below the poverty line, and at least 12 million of them—more than half of the population—lack access to adequate food. In total, at least 15 million people in Syria depend on humanitarian aid. Furthermore, in early February, northwest Syria was hit by a severe earthquake, resulting in many deaths, injuries, and destruction. Through a partner organisation, we were able to provide emergency aid to 15,700 individuals in the districts of Aleppo, Latakia, Tartous, Hama, and Homs in the first three months. The aid consisted of food

packages, clothing (sweaters and jackets), blankets, and hygiene kits. Families with babies also received diaper bags. From May to December, similar emergency aid was provided to 1,874 individuals.

Since October 2020, Tearfund has supported a community centre in Jaramana (near Damascus), initiated by a local church, offering psychosocial support and vocational training. In 2023, this reached 1,258 individuals. Through three detention centres for youths in Damascus and Latakia, we provided 1,509 individuals aged 13 to 18 with food, hygiene kits, clothing, and psychosocial care. We also helped them improve relationships with their families, including by locating close family members and encouraging them to visit the centres. Additionally, the youths could undertake vocational training—such as carpentry, livestock farming, gardening, and hairdressing—building their self-confidence and preparing them for reintegration into society.

In November, a renovation project began in Homs to repair 21 homes damaged by the earthquakes, assisting 55 individuals. In the same city, Tearfund supports a project providing psychosocial care

to women and girls affected by gender-based violence. They receive individual and group therapy, legal support, and vocational training. This project is an initiative of a local church, reaching 786 women and girls in 2023. At the end of 2023, an agricultural project was launched in two villages in the Hama region,

replicating a program previously conducted in five other villages. Farmers receive seeds, tools, and training in sustainable agricultural methods to prevent soil and water contamination and preserve biodiversity. An estimated 1,700 individuals will benefit from this program.



Impact story

Rima and her husband Karim, parents of two young teenagers, fled Aleppo in 2014 after losing their home and shop due to the fighting. They settled in Latakia to rebuild their lives, starting a small shop with the support of the local church.

Working hard to meet their family’s daily needs, the February earthquake severely impacted them. For over a month and a half, Karim couldn’t buy food; all shops were closed. The local church provided a lifeline.

“We received food packages and hygiene kits,” Rima shares. “That help was a gift from heaven.” Although the family hopes for a better future, they understand the challenges ahead, given the country’s economic situation. “Yet, we believe God will carry us. We’ve seen it in how the church has looked after us.”



Morocco 

In September, Morocco experienced a powerful earthquake, primarily affecting areas in the Atlas Mountains where people live in hard-to-reach villages. Some of these villages were destroyed; most houses have become uninhabitable. Through its international network, Tearfund was able to provide emergency aid in a region where the need was extremely high.

Due to the approaching winter season, the aid focused primarily on shelter. A total of 97 shelters were built across ten villages, and 63 of these were equipped with wood stoves for heating and cooking. Additionally, 25 toilets were installed in three villages, benefiting a total of 555 individuals.

Sudan

For over fifteen years, the Sudanese population has faced poverty, conflicts, and persistent drought. The sudden outbreak of armed conflict between various militias and the army in April 2023 led to an unprecedented humanitarian crisis. Millions fled, many finding refuge in Al-Jazirah state. Here, Tearfund, alongside partner organisations World

Relief and HOPE, supported a medical programme. Four hospitals were supplied with medicines over six months, and psychosocial support was provided to women affected by sexual and gender-based violence. Funded by the Dutch Relief Alliance, this programme reached 34,642 individuals.

Somalia

In recent years, Somalia has suffered from extreme drought, depleting water reserves and failing crops. Faced with the threat of severe famine, many left their homes in search of food and water, with most heading to the city of Baidoa and settling in makeshift camps. Tearfund, with partners World Concern and WRRS, assisted 850 households in ten refugee camps around Baidoa from October 2022 to March 2023. Aid included three cash distributions for food purchases, hygiene products (such as

soap, jerry cans, and sanitary pads), and organised water transports to improve access to drinking water. Funded by the Dutch Relief Alliance, this programme reached 5,678 individuals. At the end of 2023, rains came but were heavier than usual due to El Niño. The parched and hardened ground could not absorb the water, leading to significant flooding. In the same area Tearfund operated in early 2023, a new programme was initiated to support the affected population.



South Sudan

South Sudan experiences significant political and economic instability, poverty, food insecurity, and limited access to healthcare and education. In recent years, the country has faced massive floods due to climate change, resulting in many deaths and large groups of displaced people, creating a humanitarian crisis in many parts of the country. Additionally, South Sudan is plagued by (internal) conflicts, including in the Twic East province. With our partner ALARM, we supported a project aimed at fostering a peaceful society. The project equipped church leaders and also organised a sports event to bring different groups together in a relaxed setting. This reached 1,733 people and involved 5 churches.

In Aweil East, we carried out a CCT project with our partner CIRDA, initiating various self-help groups. Members save together and provide loans to each other for income-generating activities. Additionally, training was provided to address sexual and gender-based violence. In total, this reached 5,088 individuals and involved 10 churches. With our partner AIC-CORED, we launched a CCT project in Twic East in 2023. Training was given to church leaders and local authorities to engage with the community for environmental stewardship, reaching 2,500 people and involving 15 churches.

In Lainya and Aweil East, funded by the Dutch Relief Alliance, we provided emergency aid in collaboration with Tearfund UK and ACROSS. Conflicts in Lainya led to people fleeing across the border, including to Uganda. In 2022, many returned home needing support to rebuild their lives. This project reached 26,017 people with food, water supplies, sanitation knowledge, and protection against sexual and gender-based violence. In the provinces of Juba, Rajaf, and Terekeka, a project with self-help groups through our partner SSUDRA was conducted. Participants save together and provide short-term loans to start income-generating activities, along with workshops on peacebuilding and addressing sexual and gender-based violence, reaching 1,425 people and involving 15 churches. In Central Equatoria, in collaboration with Plan Netherlands, we provided emergency aid. Many residents had fled to other countries, with many returning in 2023. These individuals were also supported with food, water supplies, sanitation knowledge, and protection against sexual and gender-based violence. This project, funded by the European Union, concluded in early 2024, reaching a total of 44,892 individuals.



Democratic Republic of Congo

The Democratic Republic of Congo (DRC) has been caught in a cycle of conflict and poverty for decades. A vast majority of its inhabitants live in poverty, and the population in the eastern provinces regularly suffers from violence.

Together with our local partner EAC, we focused on increasing agricultural incomes and addressing conflicts and gender-based violence in the Sake area. Through savings groups, participants received start-up capital to invest in their agricultural activities. Additionally, various trainings were conducted on the value and roles of men and

women within the family and community, and on preventing and resolving conflicts. This reached 1,841 people, involving 10 churches and 7 secondary schools. In August, the third project year began in four new villages around Sake, targeting 2,880 people, with 10 churches and 6 secondary schools involved.

With our partner Action Entraide, we set up a programme in Ituri Province to address conflicts and build peace, focusing particularly on gender-based violence and improving income opportunities for youth at risk of militia recruitment. Over the

past two years, 20 religious leaders and 30 other individuals were trained to act as role models in their communities. They now equip the community through workshops and study and reflection meetings. 200 youths started their own businesses to provide for their income, 450 people participated in meetings on conflict management, gender equality, and peace. Indirectly, all over 18,000 residents of the participating villages benefited from this project. By the end of 2023, it expanded into 10 other villages in the Djugu and Irumi areas (Ituri Province). Together with our partner EL Vision, we guided 20 young people in Goma in starting their own sustainable businesses to become self-sufficient.

Due to conflicts in and around South Kivu Province, displaced populations are in areas where health services are lacking or poorly organised. Through our partner FEPADE, we provided medical services to the population of agricultural areas around Fizi and Uvira, including from a mobile clinic, and addressed gender-based violence. The first project year concluded in early 2023, and the continuation started in June, working with 8 churches to reach approximately 36,400 new people.

In May, residents of South Kivu by Lake Kivu were alarmed by heavy rainfall and flooding, causing thousands to lose their possessions, and many water sources became polluted or destroyed. Tearfund, with partner organisation EAC-Bukavu, was able to quickly provide emergency aid to 2,666 individuals through clean drinking water and hygiene measures.

Funded by the Dutch Relief Alliance, we offered emergency aid in North Kivu through our partner Mavuno, aiding displaced people due to armed violence. The emergency aid included water supply, food, and hygiene products, reaching a total of 68,111 individuals.

Funded by the European Union, two projects were initiated. In North Kivu, safe environments for children are being created. Many of them are traumatised due to the country's conflicts, so we offer psychosocial support and improve school facilities to ensure these children are also safe there, reaching a total of 26,005 people. The second project in South Kivu focuses on vulnerable women and children, working to improve access to clean drinking water and proper sanitation facilities, benefiting 21,353 individuals.

DEMOCRATIC REPUBLIC OF CONGO 

Impact story



Innocent: "The peacebuilding project made me understand why there were frequent quarrels here. We didn't have much to do. We were idle and didn't know how to cooperate with each other. Through the training, I started some agricultural activities so that I could become self-reliant instead of dependent on others. I've become much more aware of how I spend my time and interact with others. I've discovered that we can all contribute to peace in this village."



Ethiopia

Over recent decades, Ethiopia has faced various violent conflicts, with political tensions and confrontations between the government and various militias escalating in recent years. These have led to conflicts, deaths, injuries, and significant material damage, particularly ongoing conflicts in Northern Ethiopia resulting in millions of displaced people. Additionally, the country hosts over a million refugees from neighbouring countries such as Sudan, South Sudan, Somalia, and Eritrea.

One of the challenges Ethiopia faces is climate change. A significant portion of the population

depends on agriculture, with extreme drought and high food prices triggering additional internal displacement.

Tearfund has several projects in the Oromia region (in the southwest). In partnership with EKHDCDC, we provided emergency aid in Borana, assisting 1,220 individuals with cash to purchase food, medicine, and other basic necessities, involving 2 churches in the project.

In Shashamene and Arsi Negele, a CCT programme focuses on the inclusion of people with disabilities, encouraging churches to make their buildings more accessible and reflecting on what the Bible

says about inclusion. People with disabilities formed their self-help groups or joined existing ones. Participants received training on the rights of people with disabilities and how to use locally available resources for their livelihoods. In 2023, this reached 2,371 individuals, involving 8 churches.

Additionally, a three-year project in Oromia aims to address the root causes of violence and bridge different ethnic communities through discussion groups on conflict management. Community leaders from diverse religious backgrounds participate in this project, involving 75 churches and mosques and reaching 553 individuals.

About 70% of Ethiopia's total population is under thirty years old. One of the country's main issues is high unemployment, especially among the youth. To address this, we have a youth employment project in five communities in Offa (in the south) for individuals aged 18 to 35. Participants receive vocational training and learn how to start their businesses and access local markets. In 2023, this project reached 590 young people (and their families), impacting a total of 2,950 individuals, with 5 churches involved.

Through a project in Amhara targeting unemployed youths, women, and vulnerable farmers, we work to improve livelihoods through income-generating activities. Participants receive training in sheep, poultry, and beekeeping. In 2023, this reached 945 individuals, involving 5 churches.

We support a coordinator focusing on disaster readiness and prevention, working on risk assessments, setting up systems, and preparing and equipping churches for future emergency situations.

Funded by the Dutch Relief Alliance, we provide emergency aid in the North Wollo Zone (Amhara region) with partners Food for the Hungry and EKHDCDC. Aid includes clean water, food, and hygiene kits. In this two-year project, participating communities received agricultural materials and training to become self-sufficient again. This project reached 49,790 people, involving 2 churches.

ETHIOPIA 



Impact story

In the Wolaita region, in the south of Ethiopia, the majority of young adults are unemployed. Many have given up hope of finding a job and linger in the streets. Tearfund is committed to providing work for these youths through self-help groups, where they work together on sustainable, market-oriented activities. Bizunesh is part of one such group, meeting weekly with about twenty people for training and advice, and receiving personal support in starting her business. A mentor connects her with reliable buyers and helps her access additional funding. Bizunesh says, "I'm now growing my own vegetables and selling them here at the local market. It's often hard work, but business is going well at the moment, and I can provide for my daily needs. I'm very grateful for the support of the other group members. I couldn't have done it without their help!"

Zimbabwe

Zimbabwe's precarious economic situation has stabilised at a low level over the past few years. Once the breadbasket of southern Africa, mismanagement now means the country can barely feed its own population. Much fertile land lies fallow, and large groups of youth migrate to neighbouring South Africa. Climate change exacerbates food insecurity, leaving many households vulnerable.

Our agricultural programs with partner organisation FACT, utilising solar-powered irrigation systems, show promising results. Food security improves, and the average family income of the local population increases. Currently, there are five locations in Buhera and five in Chimanimani, supporting respectively 500 and 250 farming families in selling their surplus produce at local markets. In Buhera, most participating households have seen their incomes increase two to three times since the project's inception.

On lands where irrigation water is unavailable, conservation farming is practiced. On a small plot of 16 by 39 meters, maize is grown very precisely and intensively using a sustainable cultivation technique. When executed well, a family can harvest enough staple food for the entire year. Applying CCT principles and working in self-help groups strengthens relationships and collaboration within communities.

In 2023, our program in Nyanga aimed at providing employment for 500 youths continued. Through

self-help groups, participants receive support in establishing economic activities, focusing on market-oriented farming of horticultural products that can now be cultivated year-round, thanks to irrigation water from the Gairezi River powered by solar energy. In Chimusasa village, an average of 200 kg of tomatoes was harvested per participant, yielding seventy dollars on the local market. This year, the second community garden (approx. 2-3 ha) was fenced securely, and the soil was prepared for the first crops. 21 self-help groups were formed and trained; each group has ten to twelve participants.

With our partner EFZ, the program around resilience and protection against violence continued in Irisvale. It includes 520 vulnerable women and girls, with 13 churches involved. The project offers parent training sessions that discuss harmful cultural behavior patterns. Due to Zimbabwe's fragile economic situation, we also work to improve livelihoods through poultry farming and vegetable cultivation to increase family income, using solar energy to pump groundwater for crop irrigation. At Ebenezer Farm & College in Matabeleland, investment in organic pest control was made, both in four greenhouses and outdoor cultivation. Students learned how to best counteract insects on their crops. By the end of 2023, an Ebenezer report showed the success of this initiative: harmful, synthetic methods of insect control can now largely be avoided!

Lastly, we supported our partners EFZ and FACT in strengthening their capacity in disaster prevention.



Mozambique

In March, Mozambique was severely affected by Cyclone Freddy, considered the longest-lasting and most intense cyclone in the country's history. Floods destroyed schools, roads, water supplies, and crops, among other things. Tearfund, in collaboration with partner organisations Food for the Hungry and Conselho Cristão de Moçambique, supported the most vulnerable individuals in the Caia district.

1,100 households received vouchers for food packages three times. Additionally, part of the

population received seeds, including for tomatoes and kale, aiming to restore 15 damaged water wells to improve access to clean drinking water. By the end of 2023, a follow-up project was set up with the distribution of seeds that can be planted and harvested at different times of the year.

To combat the spread of cholera, 2,800 households received hygiene products (such as soap) and materials for constructing toilets. This program, funded by the Dutch Relief Alliance, reached a total of 30,130 people.

Madagascar

The population in the far south of Madagascar faces extreme poverty, highly vulnerable to cyclones and extreme drought, with little hope for improvement and many unable to provide for their food needs.

At the start of the year, a project focusing on supporting 1,350 malnourished children in the Amboasary Sud district was completed. Parents received special nutrition for three months to help these children recover. In June, a nine-month project aimed at sustainable poverty alleviation began in the same district.

Various training days on agricultural methods, nutrient-rich crops, and nutritious meals were organised. Nine savings groups were set up, totalling 171 participants. By saving together, they build capital from which loans can be extended, allowing participants to start their small enterprises. In areas prone to wind and erosion, gardens were planted with seeds (including fruit trees), with significant attention to erosion prevention. This project reached 1,190 people. Projects in Madagascar were implemented with our partner Sampan'asa momba ny Fampanandroana.

Uganda

Despite Uganda's growing economy, about 30% of the population lives below the poverty line, lacking sufficient funds for their daily needs. The country, with nearly 50 million inhabitants, has a low average age: 45-50% are under fifteen years old. Additionally, it hosts over one and a half million refugees from countries like Congo (DRC), South Sudan, Sudan, and Somalia.

Karamoja (in the northeast) faces extreme drought. With partner organisation PAHSTA, Tearfund provided food aid (maize and beans) to 1,700 households. In the western part of Karamoja, where there was more rainfall last year, 144 farming families were equipped in beekeeping to earn additional income. Members of the local farmer cooperative supported by us completed the construction of a communal warehouse (for storage and sale of agricultural products) in 2023.

In partnership with the diocesan office of the Church of Uganda in Teso (Eastern Uganda), we supported 2,100 farming households through 50 self-help groups. Members save together and lend to each other, using these loans to start income-generating activities and access local markets for selling their products. Last year, loans for significant investments were provided to seven entrepreneurial farmers, including for solar-powered irrigation equipment. Together with other investments, this led to a 70% increase in tomato harvests.

With partner organisation Rahab Ministry, 63 former prostitutes were accommodated in a

drop-in center in Kampala, working towards a better future. Ten young women completed their training in March, including discipleship and vocational training (e.g., fashion design, sewing, and haircare), with 4 churches and their volunteers involved.

In the southwest (near the Rwanda border), we conducted a program focused on water, sanitation, and land management with our partner KDWSP. We provided clean drinking water to over 5,000 people and contributed to the protection of the immediate environment with training on preventing soil erosion.

Around the city of Masaka (in the southwest), a CCT program involves 15 churches and many coffee farmers. By establishing a strategic connection with a large coffee cooperative, farmers are now able to supply Robusta coffee for international export at a better price.

In Masaka, we've partnered with Eco Brixs on an innovative program focused on environmental awareness and plastic waste processing, which also creates employment opportunities. Over 300 individuals from 26 communities collect more than 25 tonnes of plastic waste monthly, earning a stable income. Eco Brixs processes this plastic in two ways: part of it is shredded and sold to large buyers, while another part is turned into new products, such as fencing poles and planks for garden benches. Twenty-five local churches are involved in fostering good environmental practices; their members also collect plastic.



UGANDA 

Impact story

Akello Betty is one of the members of a self-help group. She has started her own business selling eggs at the local market. Additionally, she has planted orange trees. Once the fruit matures, it will serve as an additional source of income for her.

Kenya

Since 2021, northern Kenya has faced extreme drought, with insufficient rainfall for crops to grow and water reserves depleted, affecting millions with food and water shortages without any prospect of change.

The emergency aid Tearfund provided in 2022 through partner ADS North-Rift in South Turkana continued into 2023. From April to July, the aid mainly consisted of cash distributions, helping

345 families to sustain themselves, and two water points were restored, reaching a total of 8,597 people. Later in the year, long-awaited rains arrived. The aid provided in the last quarter of 2023 focused on recovery and resilience, with 631 households receiving seeds (corn, tomatoes, and other vegetables) and 507 farmers' livestock vaccinated. 100 farmers received beehives to start honey production, reaching a total of 7,428 people.

South Africa

South Africa faces significant economic and social inequality, with the poorer population characterised by low education levels, high unemployment, food insecurity, widespread HIV infections, and lack of hygiene knowledge. Rising living costs and higher energy prices further increase poverty and inequality. Tearfund is active in KwaZulu-Natal province, focusing on vulnerable households.

Together with our partner organisation ACAT, we work on improving their living conditions through training and education, promoting agricultural production, and small-scale income-generating activities. We facilitate self-help groups that save together and provide loans to each other, building towards self-sufficiency. By the end of 2023, 1,070 households (averaging five individuals each) were

involved. ACAT also coached organisations and churches in managing and implementing programs for agricultural area development, with two hundred individuals participating and 48 churches equipped.

In 2022, the Youth Life Skills Programme was launched. Through this project, we support young people in finding employment and earning an income. In its second year, we reached 611 youths.

Together with the Dutch foundation Sizanani, we invested in livelihoods (including vocational training), education, and training for youths and adults in the Nqutu district. Care was also provided to individuals with HIV and tuberculosis, benefiting a total of 820 people.



HAITI 

Impact story

Widelande (18) and her brother Fenand (16) proudly show off their harvest of beans. Both participated in the youth program, where they learned to cultivate various crops. Besides beans, their land next to their home is thriving with a variety of other vegetables.

Haiti

Haiti's political situation is extremely unstable, and corruption is widespread. Young people in the capital, Port-au-Prince, are discontent with the government and see little hope for a better future, leading to increasing violence. The unrest and political demonstrations that have rocked the country since 2019 escalated further in 2023. Gangs often wield more power than the government (police and army). Unfortunately, some international aid and development organisations are withdrawing.

In Belle Anse, in the still relatively calm southeast, Tearfund, in partnership with World Relief, is running a three-year horticultural project aimed at employment for young people. Here, over 1,000 youths are learning how to cultivate crops and how to market them at a fair price. This project involves 84 churches.

In the Centre, Nord, and Nord-Ouest provinces, we support a three-year project that began in 2022 with our partner Fondasyon Chanje Lavi, equipping 46 churches in CCT. Through these churches, 227 self-help groups are now active. Members of these groups save together, and from the accumulated capital, loans are made to one another. These loans help start small businesses, enabling members to provide for their own livelihoods.

In 2023, Tearfund also supported the local network RHIPED. This network plays a coordinating role in responding to disasters and other needs in the country. Various Christian aid organisations are involved, allowing for more effective assistance.



Ukraine

Since the Russian invasion in February 2022, millions of Ukrainians have fled their homes. Many homes have been severely damaged by the bombings.

A project initiated in 2022 to repair damaged houses was completed in 2023, with a total of 41 houses repaired. In addition, Tearfund supported various food transports through partner organisations Integra and Realis. The goods were distributed to the most vulnerable residents via a

network of churches. Thanks to a new project, 350 people received psychosocial care, and work began on repairing even more homes.

The aid provided last year was supplemented with activities aimed at the longer term. People who had lost everything received a loan to start small enterprises, such as potato farming or clothing sales. In total, 38,976 people in Ukraine were supported through our emergency aid, involving 28 churches.

Inspired Individuals

Inspired Individuals aims to support inspiring leaders and entrepreneurs in enhancing and spreading the impact they have on their communities. In 2023, we supported individuals including Lucia, Clapperton and Doni among others.



Lucia

In Zimbabwe, shame and stigma surround disability, often leading to exclusion from the community. Lucia founded an organisation dedicated to this demographic, advocating for special education and appropriate healthcare, including rehabilitation and physiotherapy.



Clapperton

The Doma, a small and isolated indigenous group in Zimbabwe, live well below the poverty line, facing discrimination, unemployment, and limited access to healthcare and education. Their livelihood, heavily reliant on agriculture, is increasingly threatened by climate change. Clapperton's organisation focuses on both material and spiritual needs, based on the Biblical view that these are inseparable. He has initiated a Bible school in the area offering lessons in the local language, providing theological education alongside training focused on adapting agriculture to changing weather patterns.



Doni

From Indonesia, Doni trains local churches to be meaningful to their communities, with a focus on disaster response and structural development. The Inspired Individuals program assists Doni in refining his strategy and ensuring his work is sustainable by building a team around him. Additionally, it offers him opportunities to further develop his leadership skills. Given his role within the international network of Baptist churches, Doni has the chance to extend his mission to other countries in East and Southeast Asia.

JISRA project (2021-2025)

With the conclusion of the third year, we are crossing the halfway mark of the JISRA project, an interfaith program across seven countries aiming to build peaceful and just communities. Tearfund collaborates within a consortium that includes Mensen met een Missie, Search for Common Ground, Faith to Action, and Network for Traditional and Religious Peacemakers. Tearfund is directly active in four of these countries: Ethiopia, Iraq, Mali, and Nigeria.

Together with local partners, we advocate for the ‘freedom of religion and belief’ enshrined in Article 18 of the Universal Declaration of Human Rights, a fundamental human right not experienced in daily life by many.

The third project year’s activities built upon previous relationships and successes, with expanded lobbying efforts at local and national government levels. A mid-term review yielded predominantly positive findings and valuable advice for the next two years, focusing on strengthening inter-partner relationships both within and across project countries to learn from each other and enhance their work, especially in preparation for potential escalations of violence.

The project is funded by the Dutch government. The countries where JISRA is implemented are characterised by significant unrest and violence. From the four countries where Tearfund is active, we share stories demonstrating the project’s positive impact.

Iraq

Northern Iraq, a region that suffered greatly under ISIS a decade ago, saw a wave of displacement due to ethnic and religious murders.

Many refugees still live in camps, with many relationships damaged and trust in people of other religions lost. However, JISRA brings hope even here. Sharing meals, crucial in Middle Eastern culture, had ceased among Yazidis for years. Youth activities by JISRA encouraged them to start again, facilitating discussions about pain and grief on both sides. This acknowledgment of the past marks a step towards healing broken relationships. The project reached 259 individuals in Iraq, involving 4 churches.

Mali

Security remains a significant concern in Mali. The French military and UN peacekeeping force, intended to ensure safety, were forced to leave by the Malian government. Following their departure, tensions between militias and the army escalated. Despite these developments, JISRA’s work continued in most areas. A notable example is Ali from Ségou, whose family founded the city. He is a Quran expert and a member of the Islamic council, and he leads the alliance of Muslims and Christians in Ségou. He shared, “I was hesitant about working with Christians, but JISRA made it happen. It’s beyond what I thought possible. We all profess that we’re created by God to live together in love, regardless of religion.

This common ground gives me hope for peace in my country.” The project reached 4,005 individuals in Mali, with 115 churches involved.

Nigeria

We are active in a community in Nigeria where unrest frequently erupts between Muslims and Christians. The Christians are primarily farmers growing vegetables, while the Muslims mostly live from livestock farming. The youth, tending to the livestock, often fail to monitor the animals properly. As a result, the animals stray into agricultural areas and consume the crops. This leads to aggression: animals are killed, and clashes and riots occur, sometimes resulting in injuries or even deaths. Despite the close proximity of families from both religious groups, there’s little community bond. The JISRA project brought women from the community together, fostering mutual understanding and a shared concern for their families’ safety. Led by one of these women, Aisha, a working group with men from the community was established. They agreed that those responsible for damage to livestock or crops would bear the costs, overseen by their faith community. Since then, the village has been calmer and more peaceful. Moreover, this

has led the women to regularly meet to discuss other community needs. Through this project, 327 individuals were reached in Nigeria, involving 47 churches.

Ethiopia

Debre Tabor, predominantly inhabited by Orthodox Christians, often sees discrimination against Protestant Christians and the Muslim community, heavily influenced by their strong presence in local government. Applications for land to build a mosque go untreated. Discontent over this has frequently led to riots and fights. An interfaith dialogue activity by JISRA has brought a change in these negative attitudes towards one another. Groups that were once opposed discovered the importance of recognising each other’s roles for harmonious coexistence and cooperation. Participants decided to lobby the local government together for land for a mosque. The government has now placed this request on its agenda, and Muslim leaders have asked their community to cease aggression. This brought peace to the previously troubled Debre Tabor. Through this project, 3,243 individuals were reached, involving 80 churches.



Sustainable food security and livelihoods

Climate change, the depletion of the earth, and increasing socio-economic inequality are three global developments that hit vulnerable people harder than others. Our work in the field of food security and livelihoods is informed by these developments.

Climate change affects people's access to food and water, leading to increased health risks. Intensive use of the earth's resources leads to diminishing soil fertility, loss of biodiversity, increased soil erosion, and contamination of land, water, and air. Socio-economic inequality is exacerbated by climate change, but geographic and technological developments also contribute. In most countries where we operate, people are dealing with the negative effects of these developments. To strengthen the resilience of the most vulnerable groups, we assist them in adopting more sustainable forms of food production and livelihoods.

Role of the local church

In our programs on food security and livelihoods, the role of the church can be concretely defined in various ways. For example, churches and their leaders, building on the chosen CCT approach, can mobilise the community at the start of a project. A church can offer its facilities, such as a church building for meeting places. Some churches are also willing to offer land for constructing a cooperative barn or setting up a joint experimental field for training in sustainable agricultural methods.

Quality standards and specific focus

Increasing studies and research demonstrate a clear link between development, climate, and the environment. Due to the complexity of causes and effects, we must be aware of measures that can mitigate the risks and consequences of climate change. In vulnerable countries, this often involves interventions in poverty reduction that enhance people's adaptability and resilience rather than merely reducing greenhouse gas emissions. Tearfund, therefore, focuses on enhancing economic opportunities, stability, and at the same time raising awareness and care for the natural environment.

We do this on several specific levels:

- **Community building** - We support communities so they can adapt to changing circumstances. Tearfund has a strong track record in facilitating and working with churches and communities in transformation processes.
- **Disaster prevention** - Climate-related disasters are increasing in frequency and intensity. Therefore, working with communities on disaster prevention is



essential. It enhances their resilience during a disaster and enables them to recover swiftly afterwards, maintaining access to food and income.

- **Strengthening entrepreneurship through access to credit** - Through self-help groups, a specific amount is saved weekly, and participants can then take short-term loans at low interest. This allows them to save for both anticipated and unexpected expenses, such as school fees, medical costs, or start-up capital for business activities. These groups also have a strong social function as they promote community cohesion and solidarity. They also offer a platform for education, information, and coaching. This principle is now applied in many countries. In 2022, the foundation was laid for a larger credit fund with funds from a Dutch entrepreneurs' group (SOMT). In 2023, the first seven entrepreneurial farmers in Uganda received loans for larger investments, such as purchasing irrigation equipment.
- **Irrigation with solar energy** - Due to climate change, successful agriculture without irrigation is nearly impossible. Therefore, we invest in small-scale (drip) irrigation powered by solar energy, wherever possible. This makes it possible to cultivate crops throughout the year, provided there is sufficient access to irrigation water. A good example is the youth program in Northeast Zimbabwe, where vegetable crops (including tomatoes) are successfully grown with irrigation water from a river.

Despite the vulnerable context in which these farmers operate, the first repayments have already taken place. Initial lessons are that repayment periods need to be extended slightly so that farmers with small-scale enterprises have enough financial room to meet their obligations.

Learning & innovation

In recent years, several studies have been published on the theme of food security and livelihoods:

- **On the Road to a Sustainable Future.** After five years of EES programming, Tearfund commissioned an independent study to evaluate our approach's progress. Three notable findings from the evaluation **On the Road to a Sustainable Future** are:
 - it has a positive impact on the social, environmental, and economic conditions of the most vulnerable;
 - it contributes to achieving the Sustainable Development Goals (SDGs);
 - Tearfund's holistic approach amplifies the impact of the EES work.
- **Successful Approaches to Solid Waste Management** is a research report on successful methods to manage waste safely and responsibly, focusing on six different cases in Africa and Asia.

- In 2021, we completed a study in Ethiopia titled **Youth employment through economic and environmental sustainability**, exploring where young people's ambitions and dreams lie in relation to the economic opportunities and prospects in the Central Ethiopia region.
- **The Role of Local Churches in Resilience Building** is a 2022 study about the role of churches in responding to and acting within a context of (climate) crisis. Churches are firmly rooted in communities and attuned to local needs and can effectively mobilise local authorities in crisis.



EXAMPLES FROM OUR WORK

Loans to entrepreneurial farmers

The SOMT credit fund aims to create employment in Uganda and increase the crop yields and incomes of farmers. Our local partner TEDDO has been able to provide loans to the first seven farmers.

The goal for 2024 is to give more farmers access to this fund. TEDDO will also bring in extra 'agri-business skills' through a commercial agricultural entrepreneur in 2024, so that both the farmers and TEDDO itself develop more capacity for vital, viable entrepreneurship.

'Conservation farming' for stable food supply

To promote local food production and a stable food supply, we encourage people to use sustainable farming techniques. For example, by focusing on 'conservation farming,' where farmers disturb the soil as little as possible (through tillage) and keep it covered with organic material as much as possible, reducing dehydration and stimulating soil life and fertility. We do this in various countries with our partners.

Business support for better income

We improve people's purchasing power by enabling them to set up small-scale business activities. Especially women are given the opportunity for additional income by finding sales outlets in local and regional markets. We also consider the impact of these activities on nature. A great example is Eastern Zimbabwe, where seven hundred households can irrigate their land using solar energy. This innovation allows them to harvest crops three times a year, securing their food security and significantly increasing their income from the sale of agricultural products.

Supporting 'green' businesses for youth

For the vast majority of youth in countries like Zimbabwe, Haiti, Congo (DRC), and Ethiopia, it is challenging to find work. There are few jobs available for the rapidly growing population, and the low quality of education means that young people do not possess the skills and knowledge demanded. Tearfund has started a project in Ethiopia and Congo where young people are trained and supported to start their own businesses. These are youth with a good and sustainable idea, and Tearfund helps them develop a solid business plan.

Peace, reconciliation and protection

Globally, over a billion people live in vulnerable conditions due to conflicts and violence, acting as both a consequence and cause of poverty and injustice. Additionally, women and children are often especially vulnerable in conflict situations, with (sexual) violence used against them as a form of psychological warfare.

Addressing this issue is indispensable in humanitarian aid and structural development efforts. Consequently, peacebuilding is a key focus area in our projects.

To foster peace, Tearfund has developed a method: Community Conflict Transformation Dialogues (CCTD). Through discussion techniques, groups are assisted in reflecting on the conflict they are involved in and how they can change it themselves. The JISRA program (see page 36) is an excellent example of this. Thanks to CCTD, relationships

between people from different villages, ethnic, and/or religious groups have improved. Trained peacebuilders are deployed in villages with high tensions to help prevent or resolve conflicts.

Another positive outcome is that youths decide against joining militias due to the project's influence. In 2023, the CCTD method was utilised in three humanitarian aid programs: South Sudan, Congo (DRC), and Ethiopia, reaching approximately 2,700 people and involving more than 90 churches and mosques.



A role of the local church

In contexts rife with conflict, it's often easier to see the other as an enemy rather than to love them. The church can play a pivotal role in transformation processes by teaching people how to treat their neighbors. The Bible speaks of unity, peace, and reconciliation, and the church is the best medium to convey this message. The church also plays a significant role in protecting vulnerable groups. Many women face gender-related violence, often stemming from harmful views regarding the positions of men and women. In the communities where Tearfund works, we seek ways to address inequality alongside religious leaders and other community key figures. We engage in discussions about gender relations, role patterns, prevailing norms, and perceptions that cause this inequality.

Together with local churches, we identify the challenges present and explore desired changes. Through training, awareness-raising, lobbying & advocacy, and theological education, we encourage tackling these issues at their root. This approach builds peaceful communities that recognise and protect the unique value of every individual. The impact of the local church on the population is significant because it is trusted, often in contrast to the government. The church is a natural presence in people's lives. Whether in joy or sorrow, practical or pastoral care, the church is there, at the heart of the community.

Quality standard and specific commitment

Gender equality and the protection of vulnerable groups are quality standards that Tearfund emphasises. This includes preventing gender-related violence and supporting victims. We involve the entire community in our work as much as possible, particularly by enabling local people and organisations to provide protection and support for vulnerable groups. Church leaders and faith communities play a crucial role as catalysts for change in this aspect.

Learning & innovation

At Tearfund, we believe in the importance of learning to continuously seek improvement. In 2022-2023, we combined our approach to addressing gender-based violence with our peacebuilding methodology in Congo. This decision was made because we recognise that conflicts and actions of armed groups lead not only to distrust among communities and interpersonal conflicts but also to human rights violations, especially against women and young girls. By integrating these aspects, we promote not just the relationship between men and women but also within and between communities. Evaluations have shown significant changes. Religious, school, community, and district leaders were connected, creating a broad base to address the present issues. Thanks to the work of community stakeholders, the rights of women and girls are now better protected, strengthening their position and making the community more resilient to current and future crises in the region.

EXAMPLES FROM OUR WORK

Congo: Youth advocating for peace

Violent conflicts within and between communities are prevalent in Congo, with the total number of displaced individuals in the country reaching 6.9 million, the highest in Africa. Communities in the east, in particular, face ethnic conflicts. Youths are both victims and perpetrators. Due to very low employment opportunities and limited prospects for the future, they are easily recruited by rebel groups.

Tearfund addresses this issue through CCTD: discussion groups, reflections, and workshops prompt the community to think about the conflicts they face and equip them to address these conflicts independently, initiating a process of reconciliation and peace. At the project's inception, we focus on church leaders who take on a guiding and

coaching role in the process. These church leaders then select individuals within their communities, often youths, who can serve as role models in peacebuilding. They receive training to form and lead discussion groups within their communities. In Congo, special attention was given to gender-based violence and providing income opportunities for youths at risk of falling into the hands of military groups.

Over the past two years, 20 religious leaders and 30 role models have been trained. Two hundred youths started small-scale businesses in groups of five to provide for their income. In total, 450 individuals participated in the project, indirectly reaching over 18,000 people.



South Sudan: enhanced participation of women in humanitarian aid

In South Sudan, gender inequality and violence against women structurally hinder the development opportunities of women and girls. Therefore, we integrated our approach to addressing gender-based violence into several projects, including in Aweil East and Lainya. Local church leaders and other role models underwent training and discussed violence against women. Communities engaged in conversations about gender equality/inequality, underlying perceptions, and social norms, breaking the silence on sexual violence. This approach was combined with creating opportunities for women to improve their economic situation, including agricultural training, initiating income-generating activities, and improved access to loans, enabling women to invest in businesses. In total, this reached 3,565 individuals.

Syria: protection against sexual abuse and exploitation

The crisis in Syria is intensifying. After more than twelve years of conflict, millions have been displaced. Additionally, the war has shifted existing family dynamics and gender roles. Many men have left their families due to involvement in the conflict, divorce, or personal choices to stay in their area to protect family property. A significant number of men have been killed. Currently, about 18% of the 6.9 million displaced individuals are from households led by women. Many of these widows are vulnerable to sexual abuse and exploitation. Tearfund works on the resilience and protection of Syrian women through psychosocial care and education about their legal rights. Additionally, they receive vocational training to reduce their socio-economic vulnerability. In 2023, this reached 786 women and girls.



Humanitarian aid

Humanitarian aid is provided to support people in severe physical distress, addressing their basic needs. This distress may result from human actions, such as armed conflict, or natural environmental circumstances. The need may be immediate or develop slowly. Many emergencies lead to displacement and refugee flows.

Humanitarian aid encompasses a wide range of activities and phases. Immediate emergency aid assists disaster victims in survival, alleviates their suffering, and protects and preserves human dignity. We also support local communities in recovery and reconstruction, ideally to levels above those before the disaster. Ultimately, we aim to prevent new natural disasters or conflicts from leading to another crisis. Therefore, we focus on disaster prevention and preparedness, enabling local communities to better respond to or even prevent future disasters.

For the eleventh consecutive year, the number of people reliant on emergency aid has risen. In 2022, this number was 274 million, and in 2023, it reached 369 million. The main causes of this increase are the rise in natural disasters due to climate change, such as the food crisis in Africa, and the escalation of conflicts, such as the war in Ukraine, Sudan, and Gaza.

Quality standards humanitarian aid

Four principles are central to humanitarian aid:

- **Humanity:** alleviating human suffering, with special attention to vulnerable groups, while respecting the dignity of all victims.
- **Neutrality:** not taking sides in conflicts.
- **Impartiality:** providing aid based solely on need, without any form of discrimination.
- **Independence:** operating independently of any political, economic, military, or other agendas.

These principles are leading and non-negotiable. They are the foundational principles for designing, monitoring, and evaluating our humanitarian aid interventions in any given context. Additionally, other standards and norms apply, such as the Code of Conduct of the International Red Cross and NGOs active in humanitarian aid, the Core Humanitarian Standards, the Sphere standard, and the International Aid Transparency Initiative.

Engagement of local partners

Thanks to our national and local partners, we were able to provide timely and effective assistance. These partners are indispensable because they are on the ground, understanding the local context and dynamics of the emergency situation like no one else. Often, they are the first present in a disaster area and can initiate emergency aid quickly. To reach the growing number of people in need, it is essential to support our partners in building their capacity. This aligns with the ‘localisation of aid’ agenda. Localisation is the process of recognising, respecting, and strengthening the independence, leadership, and decision-making of national actors in humanitarian aid (and structural development) to better meet the needs of vulnerable people and communities. At Tearfund, localisation is a high priority, and we actively seek ways to enhance it.

Role of the local church

Globally, there is a growing gap in the capacity to provide humanitarian aid. Therefore, the involvement of local churches is crucial; it contributes to the rapid availability of assistance where possible. Local churches are often able to effectively collaborate with the community, identify needs, and mobilise resources, especially in the acute phase of emergency. Local churches provide volunteers, often reach hard-to-access areas first, assist in distributing aid, offer support in psychological distress, and can mediate tensions and conflicts. In 2023, Tearfund also trained local churches to develop a vision for their role within the community and strengthened their capacity before and after a disaster. We taught churches about the core standards of humanitarian aid, how to assess needs, and how to care for vulnerable people regardless of their religion, gender, social class, or ethnicity. In this way, together with our local and national partners and supporters, we can make a meaningful impact.

Learning & innovation

The localisation of humanitarian aid also ranks high on our learning and innovation agenda. An example of how Tearfund implements localisation is by assigning an equal role to a local partner organisation in designing and executing humanitarian interventions. Tearfund is also the initiator of the Jakomkris network in Indonesia, which started in August 2017. This network aims to coordinate responses to disasters in the country and strengthen disaster prevention capacity. Over the past year, Jakomkris provided training to churches in five disaster-prone areas, covering three phases: before the disaster (preparedness), during

the disaster (response), and after the disaster (recovery and reconstruction). The Jakomkris network consists of 11 Indonesian NGOs and 16 church denominations. We aim to test this approach in other countries, with similar initiatives started and followed up in Nepal, Bangladesh, Ethiopia, and Zimbabwe.

EXAMPLES FROM OUR WORK

In 2023, we ran humanitarian programs in Syria, the Democratic Republic of Congo, Bangladesh, Pakistan, Somalia, Madagascar, Sudan, South Sudan, Uganda, Ukraine, Ethiopia, Kenya, Mozambique, Haiti, Nepal, and Myanmar. Our emergency aid primarily consisted of distributing food, cash, or seeds and tools to restart food production, and constructing and maintaining sanitary units and water pumps. Humanitarian aid accounted for 69.7% of our international portfolio’s total expenditure, amounting to € 7,881,813. Through this, we reached approximately 390,400 people, involving 185 churches.

Ukraine

The impact of the war in Ukraine, which broke out in February 2022, has been profound: deaths, injuries, partly destroyed infrastructure, refugee flows, traumas, suffering, and fear. To date, more than eight million people have fled their homes, about six million are displaced within the country, and 14.6 million people have become dependent on humanitarian aid. Many cities are in dire need of food and other basic necessities. A large number of homes have been damaged or destroyed. The ongoing crisis in Ukraine has increased the need for food aid and housing for the winter, as well as psychosocial support due to war traumas. In 2023, aid was supplemented with reconstruction activities. Refugees who lost everything due to the war were provided with credits to start various small-scale businesses, including potato farming and clothing sales. In total, approximately 39,000 people in Ukraine were supported through our emergency aid, involving 28 churches.

Democratic Republic of Congo

The Democratic Republic of Congo has been dealing with armed conflicts for decades, especially in the eastern provinces, resulting in many deaths and a large flow of refugees. With funding from the Dutch Relief Alliance, Tearfund provided emergency aid in North Kivu to approximately 68,000 displaced people, supporting them with water supply, food, and hygiene items.

Another project in North Kivu, funded by the European Union, creates safe environments for children traumatised by the country’s conflicts. They receive psychosocial support and ensure good facilities in schools so children are safe there too. Approximately 26,000 people were reached through this.

The European Union also funded our emergency intervention in South Kivu. There, we worked on health facilities for vulnerable women and children, including access to clean drinking water, sanitation facilities, and washing facilities, reaching approximately 21,000 people.



CHAPTER 3

Our national projects

Together for justice

“Together for justice” is the slogan we introduced in 2023. This slogan will profile Tearfund in the Netherlands for the coming years, indicating that tackling injustice and poverty is a collective mission.

Around this new slogan, we will tell Tearfund’s broader story, placing even more emphasis on the church’s central role. Churches are not just a “distribution channel” for our aid; they are at the heart of our work. We support churches worldwide to address poverty and injustice in their own communities.

To make our work possible, we focus on fundraising, awareness, and advocacy in the Netherlands. This chapter provides an overview of the activities we carried out in our own country in 2023.

Our mailings

The mailings we send to our supporter base by post primarily aim to highlight our international projects. We do this by making the need visible and by showcasing how Tearfund is working to combat injustice

and poverty. In 2023, we sent eleven physical mailings to an average of 23,500 donors. Six of these mailings included a newsletter sharing more information about our work domestically and internationally. Additionally, we sent a mailing about emergency aid in Syria.

Website

Tearfund’s website saw 131,000 unique visitors last year. The top three articles were “Sustainable Shopping: Affordable Fair Clothing,” “6x the Most Beautiful Praise Songs,” and “Elbert Smelt: ‘Home is Where My Mission Is’”.

Social media

In 2023, we consistently aimed to increase our reach on social media platforms such as Facebook, Instagram, Twitter, and LinkedIn, experimenting with Instagram Threads among others.

- By December 31, 2023, we had 6,670 followers on Facebook with a total reach of 357,260. This represents a 17% decrease compared to 2022.
- On Instagram, we had 1,605 followers by the end of 2023, with a reach of 194,800, marking a 7% increase from 2022.
- Our LinkedIn page had 2,586 followers with 108,460 post impressions.



Christmas campaign

During the Christmas period, singer Elly Zuiderveld and our ambassadors Mirjam van der Vegt and Pearl Jozefzoon highlighted the plight of women in Syria who faced domestic violence in addition to the war through compelling videos. This led to the most successful Christmas campaign in five years. Additionally, 1,665 people requested our Christmas storybook featuring four stories around the theme of Peace.



Digital newsletter

Every month, Tearfund issues a digital newsletter with updates on our projects and activities. In 2023, we sent out fourteen of these newsletters. By December 31, the total number of recipients was 42,833, an increase of 11,865 compared to 2022. We also sent six emails to donors, providing feedback on the impact of their donations. Additionally, 1,690 churches received a digital newsletter from us seven times.

Our ambassadors

Our ambassadors play a crucial role in spreading our mission. They share their involvement with Tearfund and inspire others to connect with us. In 2023, we participated in the Worldwide tour of the band Trinity. Timzingt toured the country with his cabaret program 'Omgekeerd', written especially for Tearfund. Mirjam van der Vegt hosted a webinar on resilience, with contrarian lessons for work and the good life. Together, these activities resulted in 1,852 visitors, 70 regular donors and € 6,224 in one-time donations

Syria emergency relief campaign

On February 6, Southern Turkey and Northwest Syria were struck by several severe earthquakes, an unprecedented disaster causing over 33,000 deaths and hundreds of thousands homeless. We immediately launched a relief action, with 4,750 individuals and churches donating over € 825,000 for the affected population in Syria.

Special donors

In this annual report, we also wish to highlight three groups of special donors. Firstly, those who make periodic donations, showing long-term support for our work. Secondly, those who make large donations, enabling entire projects. Lastly, we mention individuals who support Tearfund's work after their passing through their wills.

Summer book

In the summer, we offered interested individuals the Tearfund Summer Book. A total of 1,530 people requested this, providing inspiration for their holidays.



Happietaria

2023 was another successful year for Happietaria. This pop-up restaurant, entirely run by volunteers, predominantly students, for Tearfund, took place in seven cities: Utrecht, Wageningen, Rotterdam, Amsterdam, Gouda, Groningen, and Papendrecht.

1,500 volunteers

10,000 visitors

Proceeds: **€ 250,000**

Nacht zonder Dak

Nacht zonder Dak (Night Without a Roof) is an initiative where teenagers spend a night under the stars to raise funds for Tearfund. Through this event, they are challenged to step out of their (usually familiar and safe) homes and reflect on how they can jointly pursue justice. It's a fun and meaningful activity for school classes and youth groups aged 10 to 17.

33 groups; **394** participants

2,861 donations

Proceeds: **€ 65,791**



Jubilee

50 years of Tearfund

In October, we “celebrated” our 50th anniversary. It’s a jubilee tinged with mixed feelings, as we’d rather Tearfund were unnecessary and poverty and injustice eradicated. Our donors gifted us with wonderful anniversary donations. On October 21, we organised a jubilee concert in Veenendaal. It was a program filled with music and inspiring stories from Tearfund’s fifty years. Performances were given by Trinity, Mensenkinderen, Otto de Bruijne, Jolien Damsma, and ‘mystery guest’ Elly Zuiderveld.

During the concert, the audience collectively contributed an anniversary gift of over **€ 13,000.**

Before the concert, we hosted a relationship program focused on ‘Working through the Local Church’. The 80 attendees were immersed in Tearfund’s approach and its impact.



Opwekking

The Opwekking Pentecost Conference, the largest multi-day Christian event in the Netherlands, attracted about 60,000 visitors this year. For four days, we were able to spotlight our organisation in an accessible manner with an open tent where people could enjoy fair trade coffee, sustainable products, and a compelling story.

We focused on brand awareness and gathering leads (contact information from potential donors) around the theme '50 Years of Working for Sustainable Change through the Local Church'. A win-action was linked to donor recruitment.

9,000 cups of coffee sold

148 new donors recruited

New Wine

Each year, about 6,000 Christians gather at the New Wine Summer Conference to inspire one another to witness the coming of God's Kingdom in the power of the Spirit.

Tearfund has been a main partner of New Wine for years. We had our usual beautiful tent with a coffee bar where visitors could get a fair (and tasty) cup of coffee and request a free Tearfund mug. Every afternoon, we hosted a seminar, including ones by Mira de Boer and Jurjen ten Brinke. In the evenings, we offered more relaxed programs, such as a pub quiz, a dance workshop, and a performance by TimZingt.

8,000 cups of coffee sold

500 seminar attendees

50 new donors recruited



New Wine 2023

Advocacy & influencing

The impacts of climate change are becoming increasingly visible and tangible, especially among people facing poverty, injustice, and oppression. Advocating for the interests of these vulnerable groups has always been a key aspect of our work.

We do this at all levels: locally in our projects, within the Netherlands, and internationally. In our projects, this is evident where local churches and communities, after training by Tearfund, approach the government. This can be concrete, such as requesting the installation of electricity or the construction of schools and clinics, or working together with the government on environmental care or preventing child marriages. Additionally, we are part of international networks, at the EU level or together with other Tearfund organisations globally.

In the Netherlands, we work on advocacy and lobbying through publications, campaigns, events, and lobbying in The Hague. In 2023, we highlighted

the role of religious actors in sustainable, structural development. In February, we organised a strategy day on this theme with the Ministry of Foreign Affairs. We also focused on the role of religion in international policy on gender equality. As a member of an EU network, we published several articles in (professional) media serving this network. As part of JISRA (see page 36), we called attention to the role of women and youth in peacebuilding and the importance of religious freedom.

Media Coverage

In 2023, we appeared in national, regional, and local media over sixty times, including news about the presentation of research into our work through the local church (see page 10) and the organisation of GroenGelovig. (see page 60) Additionally, four opinion pieces were published in Nederlands Dagblad, Reformatorisch Dagblad, and Friesch Dagblad, discussing topics such as the role of religion in development cooperation, peacebuilding, and a sustainable lifestyle.



Petition

In the autumn, we asked Dutch people to call on churches to pay more attention to the climate through a petition. 2,059 people signed it, with nearly half also donating to enable three full-page advertisements in Nederlands Dagblad, Friesch Dagblad, and Trouw. 50 churches responded and requested an information pack.

Tearfund Academy

In 2022, the Tearfund Academy was established: an online learning environment about just and sustainable living, offering various e-learning courses. There are 220 people enrolled; 160 of them joined in 2023. Currently available within the Tearfund Academy are the following programs:

Online course on sustainable living

At the end of 2022, Tearfund set up a course on sustainability. This six-week program aims to support participants in their quest for a more sustainable lifestyle. A pilot started in 2023 with 25 participants.

Firmly rooted in the neighbourhood

We believe that every Christian and church is called to make a difference in their local environment. Tearfund has developed a challenging program for this purpose: 'Firmly Rooted in the Neighborhood'. It's designed for churches but also suitable for groups, neighborhood or friend circles, and individuals. In 2023, 180 people requested the information pack; 34 people enrolled in the program.

Micha Netherlands

Each year, Tearfund contributes to the creation of the Micha Course content. This course encourages Christians to engage with the theme of justice from a Biblical perspective. In 2023, 67 churches signed up for the course, reaching around 1,000 individuals.

Annually, Micha Netherlands also initiates a Sunday focused on a justice-related theme, for which a church pack is developed including sermon sketches, children and youth work, song suggestions, and practical tips. In 2023, Tearfund contributed with a read sermon by Bishop Shourabh Pholia, connected to one of our projects in Bangladesh. Approximately 1,000 churches requested the church pack.

We also contributed to 'Creation Songs' by Writers for Justice. The album, full of songs about doing justice to creation, aims to prompt churches to consider ecological justice.

Speaking engagements

In 2023, Tearfund delivered 13 speaking engagements and 5 workshops in different churches, covering themes such as sustainability and caring for the community, reaching a total of 1,100 people. We also developed sermon sketches and packages around certain themes, including supporting materials for collections.

Churches

For Tearfund, churches are indispensable, both near and far. We believe in the power of churches to drive change and be a source of hope in their communities. We try to connect Dutch churches to our global work in various ways, including relationship management, physical and digital mailings, and activities. In 2023, we also worked on setting up and expanding our database.



The Green Line

Lebanon has endured much over the centuries. Wars have caused significant destruction, and the country faces deep divisions. The Green Line is a visible boundary cutting through Beirut that keeps the population in segregated areas, maintaining the division. At the end of 2022, Tearfund released a documentary about three Christians living and working in Lebanon, who confront these borders daily. It explores the impact on their lives and how they deal with The Green Line, offering us a reflection on our perspectives and encouraging thought. Around the documentary, we developed programs in 2023 for groups of ten to fifteen people.



Sunday for the Church in Poverty

Through our ambassador Jurjen ter Brinke, we launched 'The Sunday for the Church in Poverty'. This initiative highlights local churches that serve their communities in countries most affected by poverty, injustice, climate change, and natural disasters. It offers inspiration and practical tools for people in the Netherlands to take responsibility for our wealth: how we can adjust our lifestyles so that its impacts don't fall on the weakest shoulders. Tearfund provides support including a read sermon, group material, song suggestions, and prayer points.

Businesses

Many entrepreneurs support Tearfund's work through their businesses. Some of them are part of one of our three entrepreneur groups. These groups meet regularly to network, learn from each other, and hear about developments within our projects. In 2023, an inspiration evening was organised to discuss the documentary 'The Green Line' with our business relations. (see page 58).



GroenGelovig

On Saturday, October 21, Tearfund organised GroenGelovig in De Basiliek in Veenendaal. This event aims to inspire and challenge Christians towards a sustainable lifestyle. This year's theme was 'The Call to Listen.' Attendees engaged with 'keys' to truly listen. Through lectures and seminars, we provided practical tools for a lifestyle that honors people and nature, helping them discover concrete steps they can take at home, in church, and in their community to make a difference. Speakers included Evert-Jan Ouweneel, Paul Schenderling, and Ruth Valerio.

After the event, attendees were surveyed. 82.8 percent of respondents indicated they would take the next step towards sustainability following GroenGelovig.

1,000 visitors

Average rating: **8.1**

Tearfund collaborated with Kerk in Actie, Evangelische Omroep, A Rocha Nederland, Micha Nederland, Missie Nederland, GroeneKerken, Laudato Si' Alliance Netherlands, CGMV, Hogeschool Viaa, Christelijke Hogeschool Ede, Nederlands Dagblad, and ChristenUnie for GroenGelovig.

Our organisation

Our team

The leadership of Tearfund Netherlands rests with its executive team. In 2023, Matthew Gregora served as the interim CEO from January through April. Starting May 1st, Guido de Vries took over as our CEO.

The executive team is responsible for implementing our strategic direction, daily management, and compliance with all laws, regulations, and guidelines we endorse. Additionally, it fosters and monitors Tearfund's mission and vision. Oversight of the board and policy is conducted by a Supervisory Board. The authorities of the executive team are detailed in statutes and a management regulation.

Since September 2022, Tearfund has adopted an organisational structure led by an Executive Team. This team is responsible for decision-making, strategy, and achieving objectives at the organisational level. It consists of the CEO and the heads of International Programs, Netherlands Programs, Business Operations, and HR. An operational team also exists, comprising various team leaders who primarily ensure the promotion and monitoring of the vision, Christian identity,

values, and culture of the organisation and foster mutual alignment and connection.

Furthermore, a 'Strategic Working Group' provides expertise, recommendations, advice, training, and tools in Tearfund's various focus areas.

OUR TEAM ON 31 DECEMBER 2023:

51 employees

34 female and **17** male

38.4 FTE

1 volunteer in the office

Sustainability

Tearfund views sustainable living and working as one of the best strategies against poverty and injustice. Sustainability means considering other people, the planet, the climate, and future generations. We aim to work towards a world where everyone can meet their basic needs, have equal opportunities and possibilities, and live within the limits of what the earth can provide.

We achieve this in several ways. For example, we assist vulnerable households and communities in adapting to changing (climate) conditions. Additionally, we focus on awareness-raising and policy influence, encouraging Christians and churches to speak out more against climate injustice. This was pursued in 2023, notably through GroenGelovig and the course on sustainable living (see pages 58 and 60).

As an organisation, we also commit to avoiding, minimising, and managing any potential environmental and climate harm we might

cause. This includes measuring our greenhouse gas emissions and reducing them in line with international standards like the six Climate Charter commitments. We support projects to offset our organisation's inevitable emissions, including forest and land conservation and restoration.

Our goal for 2023 was to be CO₂-neutral in our activities in the Netherlands, our travels to project countries, and our office operations. Consequently, we implemented measures to reduce our ecological footprint. Over the past three years, we have achieved a 23% reduction, in part by critically assessing the necessity of (international) travel and combining trips where possible.

Additionally, we opt for direct flights and use trains for travel within Europe whenever feasible. Where reducing our ecological footprint wasn't possible, we managed to compensate 100% through Climate Stewards-certified projects, making Tearfund CO₂-neutral in 2023.



Board and Supervisory Council As of December 2023

GOVERNANCE

Drs. G.J. (Guido) de Vries
Chief Executive Officer

SUPERVISORY COUNCIL

Dr. E.B. (Eric) Kuisch

chairman of the Supervisory Council and of the remuneration committee

- Member since 17 September 2021, eligible for reappointment in 2024
- Chief Operating Officer Eurofiber Group
- Additional positions: member Advisory Board University of Amsterdam, Economics and Business, member Advisory Board Rightbrains

A.M.L. (Annemieke) Buwalda - van Diepen MSc

vice-chairman and member of the remuneration committee

- Member since 24 September 2016, stepping down in 2025
- Grant and policy advisor Society of Prosperity
- Additional positions: MR member CBS de Zaaier, Teuge

Dr. L.T. (Leon) van den Dool

secretary

- Member since 7 December 2017, stepping down in 2026
- Interim manager municipality of Utrecht
- Senior researcher Institute for Housing and Urban Development Studies (IHS), Erasmus University Rotterdam
- Additional positions: chairman of the CDA party in the municipality of Papendrecht

Drs. E.C. (Carlinke) Jansen

member safeguarding & wrongdoing committee

- Member since 25 April 2019, eligible for reappointment in 2025
- Communication specialist and coach
- Other positions: chairman MR Oscar Carré, Amsterdam, member GMR Stichting Openbaar Onderwijs aan de Amstel (OOadA), board member association de Zeemeeuwen

Dr. A.M. (Annemiek) de Jonge

Integral Mission specialist

- Member since 11 October 2022, eligible for reappointment in 2025
- Theology programme manager and senior researcher lectorate Care and Meaning, Viaa, Zwolle

Drs. A.J. (Albert) Klomp MSc

member audit committee

- Member since 24 September 2022, eligible for reappointment in 2025
- Independent business management coach

Resignations in 2023:

- Ir. drs. O.C. (Olger) van Dijk
- Drs. J.C. (Hans) Valkenburg

Remuneration

The positions within the Supervisory Council are unpaid. Members may receive a reimbursement for travel and expenses incurred in attending meetings.

In 2023, the Supervisory Council convened five times. Meeting expenses (including accommodation) totalled € 4,084, and travel reimbursements amounted to € 183.

Quality assurance and integrity

Our quality system aims to ensure that those we collaborate with and provide services to benefit from the quality, effectiveness, and impact of our work. This is achieved by adhering to various recognised quality standards or norms, which contain agreed-upon practices and criteria for our work. These standards align with our organisational values and our own quality benchmarks. (see page 69).

At the core of our support for churches and partner organisations is a shared commitment to integrity and professionalism. We also promote an open working culture where we are accountable for our actions and eager to learn from each other and others. The wellbeing of the people we serve and work with is our highest priority.

Tearfund is:

- Recognised as a Quality Charity according to the standards of CBF, the Dutch regulator for charities;
- Certified according to ISO 9001:2015 and Partos 9001:2018, a quality management norm in the development cooperation sector;
- Certified by the European Commission for Humanitarian Organisations (ECHO, the humanitarian aid department of the European Commission), as part of the EU Humanitarian partnership;
- Registered with the Dutch Tax Authority as a Public Benefit Organisation (ANBI);

- Certified according to the Core Humanitarian Standard (CHS), which sets quality requirements in development cooperation focusing on transparency, participation, and accountability.

Tearfund commits to:

- The Code of Conduct of the International Red Cross and NGOs active in humanitarian aid;
- The Code of Conduct of Goede Doelen Nederland (Good Charities Netherlands), including guidelines for financial management and executive compensation;
- The Sphere Standards, guidelines for providing humanitarian aid;
- The Core Humanitarian Standard;
- The International Aid Transparency Initiative (IATI), a project information sharing initiative;
- The RJ 650 Fundraising Institutions guideline from the Council for Annual Reporting.

Quality processes

In our projects, we work with local churches and partner organisations. It's vital that these partners have sufficient quality and capacity. Tearfund supports them with advice and coaching.

An essential tool for project assessment is the Planning, Monitoring, and Evaluation (PME) system, part of our comprehensive ISO-certified quality system. It allows us to scrutinise project proposals, progress reports, financial statements, and external evaluations meticulously.

The wellbeing and protection of the people we work for and with are of paramount importance to us. Therefore, we have mandatory e-learning on codes of conduct, integrity, corruption, conflict of interest, fraud awareness, information security, and the whistleblower procedure for all Tearfund employees. These e-learning, along with the associated processes and procedures, form the backbone of our organisation's ethical thinking and actions. We also regularly focus on integrity and ethical thinking, for example, during weekly openings and team days.

Every new partner organisation added to Tearfund's international portfolio undergoes a thorough vetting process regarding its integrity policy and the protection of vulnerable children and adults. We also closely monitor the use of funds entrusted to us to prevent potential misuse.

Misconduct reports

Reports of misconduct in projects we support can be made in several ways. They can be reported by someone on-site, anonymously or surfaced during the mandatory annual audit of partners. In 2023, we dealt with one ongoing case from 2022 and two new serious situations involving financial violations and conflicts of interest.

Financial fraud reporting

The ongoing case involved an organisation in Africa, which reported embezzlement by a former finance manager over a period. We worked with this organisation to ascertain the exact damages and measures to prevent such occurrences in the future. We initiated a process to improve various financial systems, processes, and procedures, drawing on technical expertise. This process and the constructive attitude of the organisation's leadership have led to the resumption of our partnership. New projects carried out by this organisation in 2023 were supported by Tearfund. We informed the associated Dutch organisation.

CHS certification

As of August 2023, Tearfund is certified under the Core Humanitarian Standard (CHS) by the Humanitarian Quality Assurance Initiative. This confirms our compliance with a crucial quality and effectiveness norm in international development cooperation.

This certification means our organisation and projects underwent an external and independent assessment against nine different standards, excelling in all. Considerations include the timeliness and effectiveness of aid delivery, and the responsible management of finances. Communities supported by a certified organisation can expect quality aid, as it signifies a learning organisation committed to accountability.

CHS certification transcends merely delivering the best aid; it's about leaving the best services to local communities. Our aim is for communities to become self-reliant, ensuring our projects do no harm to their economy, environment and integrity.

CHS places the people and communities we serve at the heart of our work. It's vital they have a say in projects, can provide feedback and complaints, and we strive to avoid unintended harm to their lives, nature, and economy. Receiving this certification demonstrates Tearfund's commitment to these principles, serving as a significant endorsement of the quality of our work.

Reports of financial misconduct, forgery and conflict of interest

A whistleblower reported abuses at an organisation in Africa, involving falsified financial documents, illegal transfers, and conflicts of interest. Following the report, we halted our financial flow to the organisation. To protect the whistleblower, the report was not shared with the organisation's management. A forensic audit by a contracted accounting firm has commenced but is not yet concluded.

Financial misconduct report

The second new incident involves another project in Africa, reported via the whistleblower mechanism, alleging fraudulent cash payments during procurement, involving senior staff of the executing organisation. An internal investigation by various professional experts has been initiated, with several employees temporarily suspended during the investigation. We informed relevant organisations in the Netherlands and abroad.

Lessons learned

For Tearfund, reports of misconduct always prompt a review of our procedures and the lessons we can learn. Reflecting on these cases, we can say they were appropriately addressed. Nonetheless, they significantly impact the affected individuals, our staff, and our supporters, fundamentally concerning trust.

Each report of abuse or other misconduct necessitates a professional process centered on the welfare of potential victims. It's crucial to work on restoring trust with all parties involved, both in the Netherlands and with the partner organisations we continue to collaborate with.

Feedback from our supporters

Understanding the perspectives of our supporters is crucial. We're grateful for the feedback we receive, as it helps us improve the quality of our work and grow as an organisation.

Annually, we handle several complaints, aiming to resolve them as swiftly as possible, within ten working days. At least once a year, all received feedback is internally evaluated to identify areas of dissatisfaction among our supporters and assess the quality of our response.

In 2023, we received 83 complaints, more than in 2022 and 2021 (33 and 47, respectively). 42 of these were related to our fundraising methods, both postal and telephone. We take these complaints seriously and, where possible, adjust our communication tone to respectfully appeal to our supporters.

We also received complaints regarding our focus on sustainability last year. However, in our international work, we witness the severe consequences of climate change. Therefore, we deliberately emphasise this in our communications, including through a petition (see page 57). Continuously explaining the link between poverty, injustice, and climate remains a critical aspect of our communication.

Our eight quality standards

1. BEHAVIOUR

We expect the highest behaviour standards across all of our work. We stand against all forms of exploitation, abuse, fraud, bribery and any other conduct that is incompatible with our values. We strive to transfer power to the people we serve; to transform our own, our partners' and communities' attitudes and practices on inclusion, conflict sensitivity, accountability, gender and learning.

2. IMPARTIALITY AND TARGETING THE MOST VULNERABLE

We are committed to impartiality, providing assistance to the most vulnerable without regard for race, religion, ethnicity, ability, age, gender, sexuality, or nationality. We target our work on the basis of need alone while remaining sensitive to conflict dynamics, and proactively work to support those who would otherwise be marginalised or excluded, in particular children, the elderly and those living with disability.

3. ACCOUNTABILITY

We are committed to ensuring that all our work is based upon effective communication with, participation of and feedback from the communities we serve. It is important that all interventions are transparent and based upon continuous learning. We also hold ourselves accountable to our partners, donors, supporters and colleagues, and to all those with whom we relate and interact.

4. GENDER

In all our programmes we actively seek to challenge gender inequality and harmful beliefs and practices, and to work towards gender justice. We are committed to progressing gender equality, the restoration of relationships between men and women, boys and girls, and ensuring their equal value, participation, and decision-making in all aspects of life.

5. EMPOWERMENT

We are committed to community-led and participatory approaches to development and humanitarian response for sustainable impact that is based on root cause analysis. We encourage participation from all members of a community, and strive to support beneficiaries to have control over their own development at all levels, from local development activities through to local, national, and regional advocacy.

6. RESILIENCE

We are committed to helping people understand, reduce and manage the risks they face as well as to address the drivers of vulnerability. This includes supporting people and communities in developing resilient livelihoods, strengthening social cohesion, improving access to services, stewarding environmental resources, reducing disaster risk and adapting to climate change.

7. PROTECTION

We are committed to restoring relationships and building safe and secure communities. We seek to prioritise the protection of all - especially children and the most marginalised and vulnerable adults - from physical, social and psychological harm. We will take steps to assess risks, including conflict dynamics, to avoid any adverse effects of our work that might expose people to danger or lead to abuse. We believe that community members are the best actors in their own protection and will support their actions to stay safe, find security and restore dignity.

8. TECHNICAL QUALITY

We are committed to the high technical quality of all of our work, and the work of partners, through meeting relevant national and international standards aligned with communities' own priorities. We will continuously learn to improve and identify and replicate good practice that is demonstrated to have relevant and positive impact.

Risks and mitigation measures

In our work, there are risks that we must consider. We assess the probability of these risks materialising and their potential impact on our organisation.

In total, we recognise fifteen operational risks. Below, we highlight the most significant six, based on our internal risk analysis, which is revised annually. The assessment of probability is the so-called ‘gross probability,’ meaning the chance of occurrence without any mitigating measures. By applying the mentioned measures, the probability decreases to small or improbable. The potential impact is based on our risk impact assessment table, which was re-established in 2023. Additionally, this year, we documented our risk tolerance in the risk appetite policy. The financial implications of potential risks are considered in the size of our continuity reserve (see page 86). Last year, the risk of fraud, corruption or conflict of interest, and the risk of insufficient funds to cover organisational costs had the most significant impact on our work. For more information on how we addressed the risk of fraud, corruption or conflict of interest, see page 67.

SAFEGUARDING-INCIDENT

Under safeguarding incidents, we understand the abuse, mistreatment, or other forms of harm inflicted on a child or vulnerable adult under the responsibility of Tearfund Netherlands or a partner organisation. Beyond harm to the affected individual, this also results in reputational damage for our organisation.

Probability: high
Potential impact: very high

Our measures:

- Clear safeguarding policy, which every employee annually undergoes an e-learning course on;
- Code of conduct, received and signed by every employee upon joining;
- Whistleblowing policy and procedures;
- Partner agreements clearly outlining safeguarding expectations and the need for essential policy documents;
- Partner Assessments evaluating key risk management measures regarding safeguarding.

SERIOUS MISCONDUCT IN A HIGH-PROFILE DONOR-FUNDED PROJECT

A serious failure in the main results of a project funded by a high-profile donor can lead to reputational damage (partial or complete breach of trust of the donor and/or donors) as well as financial losses (withdrawal of grants or future donations or possible repayment of funds).

Probability: medium
Potential impact: high

Our measures:

- Designated individuals responsible for maintaining our relationship with these donors;
- Experienced staff in managing these programs;
- Projects audited by an accountant;
- Requirement for quality financial reporting to be available and reviewed;
- Partner Assessments evaluating if the partner is capable of handling significant institutional funds.

FRAUD, CORRUPTION OR CONFLICT OF INTEREST

Significant or prolonged fraud, bribery, corruption, or conflict of interest involving employees or representatives of Tearfund or a partner organisation could lead to financial losses and damage to Tearfund’s reputation.

Probability: medium
Potential impact: high

Our measures:

- ‘Fraud, Loss & Bribery’, ‘Whistleblowing’, and ‘Conflict of Interest’ policy documents, which employees annually complete an e-learning course on;
- Partner agreements, where arrangements are documented;
- Partner Assessments, evaluating key risk management measures relating to fraud, corruption, and conflict of interest;
- Accountant-approved authorisation scheme.

WIDESPREAD OR UNFAIR CRITICISM IN THE MEDIA

Probability: medium
Potential impact: high

Our measures:

- Media protocol;
- Clear governance and organisational structure and reporting;
- Policy on quality assurance and integrity;
- Membership of Goede Doelen Netherlands (this organisation provides support in case of an incident or crisis);
- Designated Tearfund spokesperson for communication;
- Quality and communication agreements within the Tearfund Family.

INAPPROPRIATE BEHAVIOUR BY EMPLOYEES, VOLUNTEERS, REPRESENTATIVES OR PARTNERS

Probability: medium
Potential impact: very high

Our measures:

- Code of conduct, received and signed by every employee upon joining;
- Additional hiring procedures, such as the Certificate of Conduct (VOG) and the Misconduct Disclosure Scheme;
- Comprehensive policy documents and procedures, including around safeguarding and whistleblowing, which every employee annually completes an e-learning course on.

INSUFFICIENT FUNDS TO COVER ORGANISATIONAL COSTS

The lack of sufficient funds to cover organisational costs could threaten the long-term viability of Tearfund.

Probability: medium
Potential impact: medium

Our measures:

- Careful monitoring of all income and expenditure by designation;
- Allocation of expenditures per project only after verifying budget availability;
- Sufficient focus on diversity in acquisition.

Working together on our mission

Tearfund Netherlands does not work in isolation but engages various groups in its activities. Below is an overview of these groups and how our interaction with them is ensured.

1. Target audiences in the Netherlands

We communicate through national press, social media, emails and newsletters, direct mails and physical posts, our website, events, and relationship management. Feedback is received via surveys, satisfaction studies, focus groups, customer service, and our complaints register. Feedback is addressed in our annual report.

2. Suppliers in the Netherlands to whom we outsource support services

We communicate through assignments and contracts. Feedback is received via quotations, quarterly supplier relationship management, and annual collaboration evaluations. Feedback is addressed through supplier assessments.

3. Ambassadors & partner organisations in the Netherlands

Communication is based on vision, partnership agreements, membership, collaboration contracts, or project plans. Feedback is received through project evaluations and an annual collaboration review. Feedback is addressed in the annual report.

4. International partner organisations

Communication is based on collaboration agreements, partner screenings, country strategies, project plans and reports, and contracts (including agreements and conditions). Feedback is received through proposals, reports, partner and project visits, evaluations, research, and financial reporting. Feedback is primarily addressed through conversations (online and during visits), written responses in an equitable partnership between Tearfund and partner organisations.



5. Direct beneficiaries of the international programmes

Our communication includes information and awareness about the projects, codes of conduct and expected behavior, and feedback and complaint procedures of our partner organisations' staff. Feedback is received through reports, evaluations, focus group discussions, and feedback and complaint procedures. Feedback is addressed through internal learning about these projects and reassessment of our quality standards.

6. Institutional donor organisations for our international projects

Communication is via relationship management, visits to the contacts of the respective organisations, and sharing information about methods, partner organisations, areas of expertise, and projects. Feedback is received in writing on project proposals and reports, through conversations with experts about strengths/ improvement points, and through project visit reports (including recommendations). Feedback response depends on the agreements.

7. Development work collaborations

Communication occurs by introducing and placing interests on the agenda in working groups and presenting advisory documents to governments. Feedback is received through communications from the working groups (with requests and opportunities). Feedback is addressed through minutes.

8. Quality assurance bodies

Communication is established through documentation required for quality checks, contracts, and improvement plans. Feedback is received via audit reports. Feedback is addressed through follow-up audits and the implementation of actions from the reports.

Networks & partners

An overview of our (inter)national networks and partners.

National

Christian Emergency Relief Cluster (CNC)

Coordination and fundraising in the areas of communication and programmes in humanitarian situations.

Dutch Relief Alliance (DRA)

Collaboration in emergency policy and funding with sixteen peer organisations.

EO-Metterdaad

Funding (third-party income), media.

Evangelische Omroep (Evangelical Broadcasting)

Awareness and connection.

Goede Doelen Netherlands

Advocacy, self-regulation, service, purchasing combination.

Groot Nieuws Radio

Brand awareness and consciousness raising.

Knowledge Platform Religion and Sustainable Development

Sharing expertise, connection.

Micha Nederland

Network focused on awareness.

Ministry of Foreign Affairs

Strategic collaboration in programme policy, advocacy policy and funding.

Missie Nederland

Network for Christian organisations.

Dutch newspaper Nederlands Dagblad

Brand awareness and consciousness raising.

New Wine

Awareness and connection.

Partos

Advocacy, joint lobbying.

Humanitarian Action Platform

Influencing Dutch humanitarian policy and learning sessions.

Prisma

Network for Christian organisations, reflection on identity, joint lobbying towards the Dutch government.

Utrecht Theological University

Collaboration within the framework of the Special Chair in *Christian Ecological Thinking*.



International

Christian NGOs and umbrellas of local churches in Africa, the Middle East, Asia and Latin America

Strategic collaboration in eradicating poverty and injustice.

ECHO

Funding and expertise in the field of humanitarian aid.

EU-CORD

Funding, knowledge and lobbying.

Integral Alliance

Network, funding and expenditure regarding humanitarian aid (policy development, programme collaboration).

Joint Learning Initiative on Faith and Local Communities

Expertise around religion and sustainable development.

Micah Global

Network of organisations from Western countries, Africa, Asia and Latin America, reflection, coordination around project planning and reporting tools.

PaRD

International network for religion and sustainable development of NGOs and governments.

Tearfund UK

Strategic collaboration in the field of programme and partner policy, emergency response, campaigns and funding.

Tearfund Family

Strategic collaboration with Tearfund organisations in nine countries, exchanging and sharing of staff, resources, knowledge, funding and concepts.

Our finances

2023 was another year of high global distress. February saw earthquake disasters in Syria and Turkey, the war in Ukraine continued, and flaring conflicts in Sudan and Congo, among others, created a large flow of displaced people.

Through the finances we received, we were able to provide assistance in these situations, as well as in many other countries facing disasters and needs. We also implemented our structural development programmes in Uganda, Nepal and Ethiopia, among others, which allowed us to continue building resilient communities.

Our supporters

The support from our supporters base was great. We received more private donations than budgeted and companies and churches also gave more to Tearfund. It is always special to realise that people in their lifetime decide to include Tearfund in their wills. We are grateful to have received € 777,661 in bequests last year, substantially more than in 2022. In addition, several applications to institutional funds were successful. For instance, we received awards from ECHO and the Dutch Relief Alliance, and the Ministry of Foreign Affairs also funded the JISRA programme this year (see page 36).

Our income

In 2023, our total income came to € 16.4 million, compared to a budget of € 15.7 million. This is about €5 million less than in 2022, an exceptional year due to the increased income for our relief operations in Ukraine and Kenya. Spending on our objectives, expressed as a percentage of raised income, was 87% (in 2022 it was 94%). This brings the three-year average to 89%. Tearfund aims to spend at least 85% of its income on its objectives and related indirect costs.

Costs of fundraising, management and administration

Our fundraising is done by applying for grants and (equity) funds through foundations, companies and governments. We reach our private supporters through direct mailings, online marketing (via social media, digital newsletters and an action platform), telemarketing and at various events (see pages 51-56). Finally, we focused on recruitment through inheritances and worked on connecting with church congregations in the Netherlands through relationship management and mailings.

In 2023, fundraising costs amounted to € 969,000 (in 2022: € 961,000). This is 6.2% of the sum of the raised income. Management and administration costs amounted to 3.7% of the sum of income raised (in 2022, it was 2.8%). In 2024, we will look at whether the internal norm is still realistic as costs have increased for complying with laws and regulations, as well as working according to the standards and rules that Tearfund applies.

Cost spending 2023	Realisation*	Budgeted*
Objectives	90.2%	90.4%
Recruitment costs	6.2%	6.0%
Management and administration	3.7%	3.6%

* % relative to total costs.

Financial income and expenses

Financial income increased compared to 2022. This was mainly caused by the use of deposits and positive interest on savings 2023 (still largely negative interest in 2022). Excess liquidity arising between the contract date on institutional funds and contracts with local partners is thus optimally utilised.

Result

Tearfund achieved a positive result of € 567,631 for 2023. This was achieved through the grants received and the generous donations from individuals, companies, foundations and churches around the relief efforts. Through effective steering of the organisation, several cost savings were also realised, which contributed to this positive result.

Profit appropriation

The positive result for 2023 will be added to various earmarked reserves. A designated reserve is earmarked for spending on projects and covering other expenses in future years. These are determined by the management board.

At the end of 2023, our continuity reserve was also revised. As a result, an additional amount (€ 192,141) was added to the earmarked reserves. See page 86 for a breakdown.

From the positive result and the continuity reserve, part has been reserved for additional funds on ongoing international projects (€ 370,000), for activities in 2024 (€ 263,323) and for investments in donor acquisition (€ 150,000) for the sake of a stable foundation for the coming years. Earmarked funds relate to donations with a targeted purpose ('earmarked donations') for which the board has yet to approve projects.

Future

Tearfund is in good shape for the coming years. Institutional funds, churches, businesses, foundations and our private supporters all have great confidence in Tearfund's work. The research report on our approach published in 2023 (see page 10) confirms our vision and the quality of our work. In the coming year, we will look to expand income (sources) in order to strengthen the financial basis and increase the impact from our work, in line with our Multi-year Policy Plan 2024-2026.

CHAPTER 5

Annual Figures 2023

Balance sheet

	31 December 2023	31 December 2022
ASSETS		
Intangible fixed assets (1)	110,102	147,504
Property, plant and equipment (2)	39,479	42,312
Financial fixed assets (3)	34,000	-
	183,581	189,816
Receivables and accruals (4)	1,666,536	1,040,632
Liquid assets (5)	6,522,736	6,359,182
	8,189,272	7,399,814
Total	8,372,853	7,589,630
LIABILITIES		
Reserves and funds		
- Continuity reserve (6)	1,829,161	2,021,302
- Designated reserves (7)	833,323	222,656
	2,662,484	2,243,958
- Designated funds (8)	1,898,877	1,749,772
	4,561,361	3,993,730
Short term debts (9)	34,000	-
Current debts (10)	3,777,492	3,595,900
Total	8,372,853	7,589,630

Result | the statement of income and expenses

	Realisation 2023	Budget 2023	Realisation 2022
INCOME			
Income from private donors (11)	5,027,458	4,010,000	4,585,209
Income from businesses (12)	511,379	375,000	429,395
Income from governments (13)	7,763,803	8,941,387	11,204,570
Income from affiliated (international) organisations (14)	198,860	100,000	629,230
Income from other not-for-profit organisations (15)	2,361,662	2,030,500	3,881,316
Total income raised	15,863,162	15,456,887	20,729,720
Income in return for supply of products and services (16)	249,375	250,000	270,713
Other income (17)	313,694	343,200	457,663
Total income	16,426,231	16,050,087	21,458,096
CHARGES			
Spent on objectives (18)	14,350,781	14,716,957	19,534,098
Recruitment costs (19)	978,534	969,096	960,972
Management and administration costs (20)	586,785	588,844	582,128
Total expenses	15,916,100	16,274,898	21,077,198
Financial income and expenses (21)	57,500	-20,000	-31,509
Result	567,631	-244,811	349,389
Profit appropriation			
Addition/withdrawal to:			
- destination reserves	610,667	-	187,367
- earmarked funds	149,105	-244,811	29,405
- continuity reserve	-192,141	-	132,617
	567,631	-244,811	349,389

Positive result

In 2023, Tearfund achieved a positive result of approximately € 568,000. Tearfund is very grateful for this result and acknowledges the dedication of its supporters who contributed to it. Most of this result has been allocated to our international (relief) projects, while another part has been set aside to cover future costs.

Accounting policies

General

The annual accounts have been prepared in accordance with guideline RJ650 Fundraising Organisations. The aim of this guideline is to provide insight into the costs of the organisation and the spending of funds in relation to the purpose for which those funds were raised. The annual accounts have been drawn up in euros. The accounting policies adopted remained unchanged from the previous year.

Continuity assumption

The financial statements have been prepared on a going concern basis.

Estimates

In applying the principles and rules for preparing the financial statements, management forms various judgements and estimates that may be essential for the amounts included in the financial statements. If necessary for providing the insight required by Article 2:362(1) of the Dutch Civil Code, the nature of these judgements and estimates, including the associated assumptions, is included in the notes to the relevant items of the financial statements.

Foreign currency

Transactions in foreign currencies during the reporting period have been recognised in the financial statements at the exchange rate on the transaction date.

Balance

Intangible fixed assets

Intangible fixed assets relate to capitalised expenditure on software and are valued at acquisition prices less straight-line depreciation based on them, calculated taking into account the estimated useful life of the assets concerned. The estimated useful life for software is five years.

Property, plant and equipment

Tangible fixed assets are valued at acquisition prices less straight-line depreciation based thereon, calculated taking into account the estimated useful life of the assets concerned. The estimated useful life for office equipment and refurbishment is five years, for ICT hardware three years.

Financial fixed assets

Loans classified under financial fixed assets are initially measured at fair value less transaction

costs (if material). Subsequently, these receivables are valued at amortised cost. The valuation takes into account any impairment losses.

Receivables

Debtors and other receivables are initially measured at fair value. Subsequently, these receivables are measured at amortised cost less any provisions deemed necessary.

Cash and cash equivalents

Cash consists of cash, bank balances and demand deposits with a maturity of less than 12 months. Bank overdrafts are included in debts to credit institutions under current liabilities. Cash and cash equivalents are valued at nominal value.

Reserves and funds

The continuity reserve serves as a buffer to ensure continuity in case Tearfund faces an unforeseen decline in income and/or increase in expenditure. The designated reserve is intended for spending on projects and covering other expenses in the coming years, as determined by the management. The designated funds concern donations with a specific objective ('earmarked/designated donations') for which the management has yet to approve projects.

Project commitments

Unconditional project commitments lead to the incurrance of a debt to a project partner at the time of the internal decision taken and after this decision has been communicated to the project partner. Contingent project commitments lead to the incurrance of a debt to a project partner at the time of the internal decision taken, this decision has been communicated to the project partner and conditions have been met by the project partner.

Other assets and liabilities

Other assets and other liabilities are recognised at amortised cost.

Statement of income and expenditure

Income

Income is in principle recognised in the year in which it is granted. Amounts made available by third parties for long-term objectives are recognised in full as income at the time of allocation and, insofar as not yet spent in that year, reserved under the earmarked funds. Income from governments and project financing with a repayment obligation is only recognised as income if it is matched by expenditure.

Legacies

Income from legacies is recognised in the financial year in which the amount can be reliably estimated. An income from legacies can be reliably determined if, based on the stage of settlement of the estate, a reliable estimate of the ultimate (financial) size of the estate can be made. This assessment takes place for each estate. Payments in the form of advances are recognised as estate income in the reporting year in which they are received.

Charges

Expenses are determined in accordance with the accounting policies and allocated to the year to which they relate.

Spent on objective

Expenses spent on our objective are recognised as such in the year in which the projects are approved by the management. It relates to all grants, including additional implementation costs for projects implemented by Tearfund.

Fundraising costs

Fundraising costs relate to expenditure aimed at obtaining financial resources for Tearfund's objective. Campaigns aimed at raising awareness are allocated to this objective. When these campaigns are also partly focused on fundraising, the costs per activity are divided in proportion to effort and objective between 'objective costs' and 'fundraising costs'.

Management and administration costs

Other expenses, in particular staff costs and administration and governance costs, are allocated to 'management and administration costs' insofar as they cannot be attributed to activities for our objective or fundraising.

All indirect costs within Tearfund are reviewed triennially by the management for allocation to the above headings. In doing so, the management seeks to match the distribution of staff in terms of time allocation as far as possible. This assessment was last carried out at the end of 2022.

(Project) grants and (project) contributions provided

(Project) grants and (project) contributions are charged to the year in which the decision to award unconditionally has been communicated in writing to the partners.

Depreciation of intangible and tangible fixed assets

(In)tangible fixed assets are depreciated from the moment of readiness for use over the expected future useful life of the asset. If there is a change in estimate of the future useful life, future depreciation is adjusted.

Employee benefits

Wages, salaries and social security charges are recognised in the statement of income and expenses under the terms of employment to the extent they are due to employees. The pension scheme is accounted for using the liability approach. The premium payable for the year under review is recognised as an expense.

Pensions

Tearfund has a so-called 'defined benefit' pension scheme which is placed with ASR. This is an industry pension fund. Tearfund Foundation has no obligation to pay additional contributions in the event of a deficit at the industry pension fund, other than any higher future premiums. Premiums are recognised as staff costs as they fall due. Prepaid premiums are recognised as prepayments and accrued income if this results in a refund or a reduction in future payments. Premiums not yet paid are recognised as a liability on the balance sheet.

Financial income and expenses

Interest income and expenses are recognised on a time proportion basis, taking into account the effective interest rate of the assets and liabilities concerned.

Notes to the balance sheet as at 31 December 2023

Intangible fixed assets (1)

Intangible assets are in use for business operations. The movements in intangible assets are as follows:

Intangible assets	
Acquisition values at beginning of financial year	408,598
Accumulated depreciation as at the beginning of the financial year	-261,094
Carrying amount at beginning of financial year	147,504
Investments	10,440
Divestments (acquisition value)	-
Divestments (cumulative depreciation)	-
Depreciation	-47,842
Book value at the end of the financial year	110,102
Cumulative acquisition value as at the end of the financial year	419,038
Accumulated depreciation as at year-end	-308,936
Book value at the end of the financial year	110,102

Property, plant and equipment (2)

Property, plant and equipment includes our office equipment, office furniture and equipment. Tangible fixed assets are in use for business operations. The movements in property, plant and equipment are as follows:

Property, plant and equipment	Verbouwing	Inventaris
Acquisition values at beginning of financial year	219,167	141,135
Accumulated depreciation as at the beginning of the financial year	-203,103	-114,887
Carrying amount at beginning of financial year	16,064	26,248
Investments	9,956	7,404
Divestments (acquisition value)	-	-
Divestments (cumulative depreciation)	-	-
Depreciation	-5,366	-14,827
Book value at the end of the financial year	20,654	18,825
Cumulative acquisition value as at the end of the financial year	229,123	148,539
Accumulated depreciation as at year-end	-208,469	-129,714
Book value at the end of the financial year	20,654	18,825

Financial fixed assets (3)

Financial fixed assets include the receivable from CoU-TEDDO-TBI, which uses this money to provide loans to farmers in Uganda.

Financial fixed assets	2023	2022
Loan u/g CoU-TEDDO-TBI	34,000	-
	34,000	-

Receivables and accruals (4)

Grants and fund award receivables include amounts we receive from partners and governments for project financing. The maturity of these receivables is expected to be less than one year.

Receivables and accruals	2023	2022
Receivables relating to grants and fund allocations	817,612	721,555
To be received in respect of estates	777,661	187,000
Payroll tax receivable	4,255	-
Other receivables and prepayments and accrued income	67,008	132,077
Total receivables	1,666,536	1,040,632

Cash and cash equivalents (5)

Cash and cash equivalents are freely withdrawable, except for the bank guarantee of €18,000 for the rent of our Utrecht office building from the Landelijk Diensten Centrum and the fund in the name of Sizanani. For a note on Sizanani, see page 87.

Cash and cash equivalents	2023	2022
Savings and deposit account	5,629,518	5,555,760
Banks	692,553	651,760
Cash	2,111	1,278
Sizanani bank balance	198,554	150,384
Total Cash and cash equivalents	6,522,736	6,359,182

Investment policy

We do not invest in risk-bearing products. We put away temporary liquidity surpluses in savings or deposit accounts, according to liquidity planning. At any time, we can withdraw any amount from these accounts.

Continuity reserve (6)

We establish a continuity reserve to cover short-term risks to ensure that Tearfund can meet its obligations.

At the end of 2023, the desired position of the continuity reserve was reviewed. As a result, part of the continuity reserve was added to designated reserves.

Continuity reserve	2023	2022
As at the beginning of the financial year	2,021,302	1,888,685
Allocation to undesignated result	-	132,617
Allocation to designated reserves	-192,141	-
At year-end	1,829,161	2,021,302

Basis for the continuity reserve

Basis	4,615,112	-
Desired continuity reserve	35%	1,615,289
Actual continuity reserve	40%	1,829,161

Designated reserves (7)

Most of the 2023 operating result has been allocated to various designated reserves.

Designated reserve projects	2023	2022
As at the beginning of the financial year	150,000	-
Withdrawal	-150,000	-
Change in financial year	370,000	150,000
At year-end	370,000	150,000

This concerns a reservation for the purpose of various emergency relief projects.

Appropriated reserve GroenGelovig	2023	2022
As at the beginning of the financial year	2,656	4,171
Change in financial year	-2,656	-1,515
At year-end	-	2,656

In 2022, Tearfund took ownership of GroenGelovig. This reserve was intended to cover start-up costs for GroenGelovig.

Designated Institutional fundraising reserve	2023	2022
As at the beginning of the financial year	50,000	-
Endowment	-	50,000
At year-end	50,000	50,000

This reserve was formed to bear the financial risks associated with Institutional Fundraising.

Appropriated reserve CRM project	2023	2022
As at the beginning of the financial year	20,000	-
Withdrawal	-20,000	-
Endowment	-	20,000
At year-end	-	20,000

By 2023, our CRM package has been optimised.

Appropriated reserve programme Netherlands	2023	2022
As at the beginning of the financial year	-	-
Endowment	150,000	-
At year-end	150,000	-

This reserve can be used to invest in long-term growth of our donor base.

Designated reserve 2024	2023	2022
As at the beginning of the financial year	-	-
Endowment	263,323	-
At year-end	263,323	-

This reserve is intended to cover part of our operations in 2024.

Development of appropriated funds (8)

Designated funds are available funds that have been received for a specific purpose and may also only be spent for that purpose. The designation of the funds indicates their purpose. The externally earmarked amounts for the projects are allocated to the respective projects in the designated fund.

Sizanani is a foundation implementing projects in South Africa, with Tearfund providing support as a back office.

	As at the beginning of the financial year	Income net	Transfers	Compensation scheme	Corrections	Spending*	At year-end
Structural development	993,520	3,241,918	19,974	-	-	-3,417,952	837,460
Humanitarian aid	602,859	8,222,819	-19,974	-254,632	-171	-7,692,829	858,072
Sizanani	153,393	90,159	-	-	-	-40,207	203,345
	1,749,772	11,554,896	-	-254,632	-171	-11,150,988	1,898,877

* The uses are the grants and contributions transferred to partners. An overview of this is added on page 94 (breakdown by destination).

Non-current liabilities (9)

This concerns a debt to Dutch entrepreneurs doing business together with Tearfund (SOMT). The funds were lent by Tearfund to CoU-TEDDO-TBI, which uses this money to provide loans to farmers in Uganda.

Non-current liabilities	2023	2022
Loan stock SOMT	34,000	-
	34,000	-

Current liabilities (10)

These payables are short-term and are expected to be repaid within one year. The item 'Creditors' concerns debts to suppliers. The item 'Payables relating to projects' concerns commitments to partner organisations, which are transferred in instalments. The item 'Amounts received in advance' consists of grants already received whose project implementation is in 2024 or later.

Current liabilities	2023	2022
Creditors	68,256	68,529
Payable on projects	2,143,139	1,926,688
Holiday allowance including social security charges	99,907	96,215
Holidays	73,500	71,500
VAT	6,423	22,375
Amounts received in advance	1,283,927	1,268,855
Coverage project costs yet to be declared	-	36,871
Miscellaneous	102,340	104,867
Total current liabilities	3,777,492	3,595,900

Off-balance sheet commitments

Tearfund has entered into a rental agreement for the accommodation of its office in Utrecht which is renewed annually (the current agreement runs until 31 May 2024). The obligation amounts to € 90,000 per year. A bank guarantee for an amount of € 18,000 was provided for the conclusion of the lease agreement. Cash is not at the free disposal of Tearfund for the said amount.

For the Power of Voices project as part of JISRA (see page 36) running from May 2021 to December 2025, there are contingent liabilities in the amount of € 2,896,377, which have been allocated to the implementing partner for the period 2024-2025 (amount of € 1,655,345 has a term of less than 1 year). Against this, grant income totalling € 1,328,625 is yet to be received.

Notes to the statement of income and expenditure

Our income is split by origin (donor groups). Income is raised for structural development and humanitarian aid. Income for emergency aid is by no means always of an incidental nature, as there are long-term crises for which funds are also raised in a planned manner. The so-called 'acute crises' are new (natural) disasters. The budget does take these disasters into account, but on the basis of a conservative estimate. Tearfund's income may vary from year to year, partly depending on the number and scale of emergencies.

Income from private donors (11)

Income from private donors	2023	Budget 2023	2022
Legacies	831,770	180,000	222,936
Donations and gifts	4,195,688	3,830,000	4,362,273
	5,027,458	4,010,000	4,585,209

Both donations from individuals and income from legacies were, on balance, higher than budgeted. Exceptional this year are the revenues from legacies we were able to receive.

Income from businesses (12)

Income from businesses	2023	Budget 2023	2022
	511,379	375,000	429,395

Corporate income was higher than budgeted, mainly due to donations on our disaster relief projects.

Income from governments (13)

Tearfund is a member of the Dutch Relief Alliance (DRA), a consortium of Dutch development aid organisations, which concludes agreements with the Ministry of Foreign Affairs for projects in crisis areas. For each agreement, one of the members acts as sponsor. A portion of the income is allocated to Tearfund on the basis of a number of criteria. This share also depends on the quality and added value of the network that Tearfund has in the crisis area in question compared to the other consortium members. If Tearfund is the sponsor, the total allocation for that project is processed in our records.

In 2023, Tearfund further secured two ECHO grants (the EU's emergency relief fund). Also, Tearfund participates in the JISRA consortium, funded from the Ministry of Foreign Affairs (see page 36).

Income from governments	2023	2022
People with a Mission JISRA programme year 3	1,241,565	1,445,221
ECHO - European Commission CAR programme	183,453	800,000
ECHO - European Commission DRC programme	1,902,800	-
Plan International Netherlands ECHO South Sudan programme	-	352,303
DRA through CARE for Pakistan Acute Joint Response	-	528,478
DRA through CARE for Myanmar Joint Response	528,558	-
DRA through Cordaid for ACM Ethiopia Tigray Joint Response	-	-4,615
DRA through Plan International Netherlands for Mozambique Cyclone Joint Response	532,543	-
DRA through Plan International Netherlands for Ethiopia Acute Crisis Joint Response	-	466,014
DRA through Plan International Netherlands for Sudan Acute Joint Response	532,543	-
DRA through Save The Children for Nigeria Joint Response 2021	-	-5,594
DRA through Save The Children for South Sudan Protracted Crisis Joint Response	865,500	864,936
DRA through Save The Children for South Sudan Food Security Joint Response	-	-45,004
DRA through Save The Children for Somalia Drought Joint Response	-	479,833
DRA through SOS Children's Villages for Ethiopia Joint Response	863,841	971,989
DRA through Foundation Management Grant Funds DRA for Sensor Data for Sustainable Water Services in Humanitarian Contexts	-	-15,524
DRA through Foundation Managing Grant Funds DRA for Kenya Drought Joint Response	-	3,000,000
DRA through World Vision for Somalia Bay Region Joint Response	-	549,477
DRA through World Vision for DRC Protracted Crisis Joint Response	1,131,869	1,120,626
DRA through ZOA for Madagascar Drought Joint Response	3,074	697,858
Other	-21,943	-1,428
	7,763,803	11,204,570

Income from affiliated (international) organisations (14)

Tearfund is a legally and economically independent organisation. We do cooperate with Tearfund organisations in other countries. We work most intensively with Tearfund England. Among other things, we received a contribution from them for the benefit of various projects in 2023.

Income from affiliated (international) organisations	2023	Budget 2023	2022
Tearfund family	198,860	100,000	629,230

Income from other non-profit organisations (15)

Tearfund collaborates with other international aid organisations through various networks, such as Integral Alliance and the Tearfund Family. Through the Christian Relief Cluster, we work with ZOA, Woord en Daad, Red een Kind, Dorcas and EO Metterdaad.

Income from other non-profit organisations	2023	Budget 2023	2022
Other (international) aid organisations	502,584	350,000	727,416
Stichting Samenwerkende Hulporganisaties (SHO)	-	-	1,000,000
Churches	548,319	460,000	560,286
Church umbrella organisations	-	-	35,380
Foundations	1,295,537	1,215,000	1,547,744
Other non-profit organisations	15,222	5,500	10,490
	2,361,662	2,030,500	3,881,316

Income in return for delivery of products and services (16)

This post features the Happietaria project. These are pop-up restaurants in several (student) cities in the Netherlands that raise money for one or more Tearfund projects. See also page 53.

Happietaria	2023	Budget 2023	2022
Gross sales	402,042	-	398,663
Purchasing costs	-152,667	-	-127,950
Net sales	249,375	250,000	270,713
Miscellaneous other income	-	-	-
Total	249,375	250,000	270,713

Other income (17)

Other income	2023	Budget 2023	2022
Income organisation	92,859	76,500	258,499
Benefits communication	12,507	12,500	8,305
Income fundraising	-	-	34,381
Income Relationship management	-	1,500	-
Income Events and products	147,171	78,600	22,398
Income programme International	61,157	174,100	134,080
	313,694	343,200	457,663

The item 'income organisation' relates to recharged shared personnel and housing costs to Stichting Micha Nederland and reimbursements from the Dutch Relief Alliance (DRA). The item 'events & products' concerns income from events such as New Wine, Opwekking and GroenGelovig. Revenues from DRA, ECHO and JISRA are accounted for under 'income programme international' and 'income content'.

Costs spent on objectives, fundraising and management and administration (18, 19, 20)

The breakdown by destination on page 94 and the key figures on page 92 give an insight into the cost structure and how our spending and the costs for objectives, recruitment and management & administration are related.

Financial income and expenses (21)

Financial income and expenses	2023	Budget 2023	2022
Bank charges and negative interest	-17,320	-20,000	-31,509
Interest income	74,820	-	-
	57,500	-20,000	-31,509

In 2023, we benefited from positive interest rates on our savings and deposit accounts.

Key figures

The spending ratio in 2023 was 87%, slightly above our internally applied standard of 85%. The three-year average (2021-2023) of 89% remained the same as in 2022. The three-year average spending ratio reflects Tearfund's policy of spending funds received as soon as possible. Tearfund uses an internal standard for management and administration costs of no more than 3% of total income. In 2023, we exceeded this norm. This norm will therefore be critically examined in 2024. The cost of raising our own income is well below the internal standard of 18%.

Income structure Tearfund	Realisation 2023	relative to income raised	relative to budget	vs. 2022	Budget 2023	relative to income	Realisation 2022	relative to income raised
Income from private donors	5,027,458	32%	125%	110%	4,010,000	26%	4,585,209	22%
Income from businesses	511,379	3%	136%	119%	375,000	2%	429,395	2%
Income from governments	7,763,803	49%	87%	69%	8,941,387	58%	11,204,570	54%
Income from affiliated (international) organisations	198,860	1%	199%	32%	100,000	1%	629,230	3%
Income from other not-for-profit organisations	2,361,662	15%	116%	61%	2,030,500	13%	3,881,316	19%
Total income raised	15,863,162	100%	103%	77%	15,456,887	100%	20,729,720	100%
Income in return for supply of products and services (15)	249,375				250,000		270,713	
Other income (16)	313,694				343,200		457,663	
Total income	16,426,231				16,050,087		21,458,096	
COST STRUCTURE TEARFUND								
Spent on objective	14,350,781	90.5%	98%	73%	14,716,957	95%	19,534,098	94%
Cost of acquisition benefits	978,534	6.2%	101%	102%	969,096	6%	960,972	5%
Management and administration costs	586,785	3.70%	100%	101%	588,844	3.8%	582,128	3%
	15,916,100	100%	98%	75%	16,274,898	105%	21,077,198	102%
RATIOS								
		Internal standard					Internal standard	
Spent on objective vs. income	87%				92%		91%	
Three-year moving average	89%	> 85%					89%	> 85%
Spent on objective vs. expenses	90%				90%		93%	
Cost of raising benefits compared to sum of benefits raised	6.0%				6%		5%	
Management and administration costs relative to income	3.6%	< 3%			3.7%		2.7%	< 3
Number of FTEs on average	38.6				39.1		40.0	

Specification by destination

'Charges towards objectives' consist of direct target expenditure and indirect target expenditure. Direct target expenditures include subsidies and contributions to our international projects and programmes. An example of indirect target expenditure is personnel costs in the Netherlands. The distribution and allocation of these indirect costs are based on the amount of time employees spend on the objectives. We use a fixed allocation key for this, which we review every three years.

	Targets split				Objectives subtotal	Acquisition benefits	Management and administration	Total		
	1. Churches have been mobilised	2. Communities have been transformed	3. Acute distress is met immediately	4. Society has changed				Realisation 2023	Budget 2023	Realisation 2022
Charges for objective										
Grants and contributions	1,123,901	1,903,177	7,556,537	717,373	11,300,988	-	-	11,300,988	11,692,619	16,509,256
Communication and fundraising	80,795	80,795	80,795	26,932	269,317	313,654	2,441	585,412	629,450	614,695
Projects Netherlands	131,322	65,661	-	21,888	218,871	43,944	-	262,815	178,500	183,481
Charges Organisation										
Staff costs	678,771	748,494	562,293	221,062	2,210,620	500,544	498,367	3,209,531	3,169,748	3,001,625
Housing costs	18,952	20,899	15,700	6,172	61,723	14,523	14,523	90,769	86,000	84,703
Office and general expenses	74,842	82,530	61,999	24,375	243,745	86,582	68,223	398,550	447,000	561,119
Depreciation and interest	13,976	15,412	11,578	4,551	45,517	19,287	3,231	68,035	71,580	122,319
Total expenses	2,122,559	2,916,967	8,288,902	1,022,353	14,350,781	978,534	586,785	15,916,100	16,274,898	21,077,198

Total contributions international programme

The total contributions of €11,300,988 are broken down by theme in the table below.

	Latin America	Asia	Middle East and North Africa	East, Central & West Africa	Southern & East Africa	Europe	Other	Total 2023	Total 2022
Theme social services	26,098	362,684	-	178,919	238,049	-	-	805,750	884,344
Theme peace and reconciliation	-	-	182,070	1,086,252	-	-	-	1,268,322	1,499,779
Theme livelihood	94,000	256,655	-	247,862	657,884	-	-	1,256,401	1,228,973
Humanitarian aid theme	5,500	536,034	1,101,890	5,241,561	769,984	226,844	-	7,881,813	12,792,454
Theme other	-	-	-	-	-	-	88,702	88,702	103,705
Total	125,598	1,155,373	1,283,960	6,754,594	1,665,917	226,844	88,702	11,300,988	16,509,255

Staff costs

Due to a (limited) wage indexation, total 2023 staff costs were higher than last year. The number of FTEs in 2023 averaged 39.6 (2022: 40.0), budgeted was 39.1. On 31 December 2023, the number of FTEs was 38.4.

	Realisation 2023	relative to total	relative to budget	vs. 2022	Budget 2023	Realisation 2022
Labour costs	2,229,351	69%	99%	105%	2,241,447	2,129,288
Social charges	448,927	14%	106%	108%	425,291	414,179
Pension contributions	132,280	4%	132%	121%	100,000	109,091
Commuting expenses	47,968	2%	192%	138%	25,000	34,751
Miscellaneous staff costs	237,982	7%	96%	137%	248,010	173,209
Expertise promotion	24,431	1%	81%	79%	30,000	30,900
Travel costs Netherlands	6,513	0%	65%	56%	10,000	11,696
Travel expenses outside the Netherlands	82,079	3%	91%	83%	90,000	98,511
Total staff costs	3,209,531	100%	101%	107%	3,169,748	3,001,625

Management remuneration

Name	G.J. de Vries	M.J. Gregora
Function	Director	Director a.i.
EMPLOYMENT		
Nature	Fixed-term	Contract
Hours (full-time working week)	40	40
Part-time percentage	100	100
Period	from 1 May 2023	from 1 January 2023 to 30 June 2023
REMUNERATION (IN EUROS)		
Income 2023:		
Gross salary	51,808	28,607
Holiday money	4,145	
End-of-year bonus	2,849	
	58,802	28,607
Pension costs (employer's share)	4,620	3,832
Total other expenses and fees	69	
Total remuneration 2023	63,491	32,439
Total remuneration last year	N/A	33,661

Notes

Charities must account to their donors and society for how their income is spent. Unambiguous rules make charities transparent and oblige them to properly explain how they work and account for results. To this end, a system of supervision and accountability has emerged in recent years, based on self-regulation. Self-regulation means that charities are jointly responsible for transparent working methods and performance. Since 1 January 2016, there has been an Accreditation Scheme for Charities with new standards and modernised supervision. Most codes and guidelines of Charities Netherlands are included in the standards of the Accreditation Scheme. One such regulation is 'Regulation on remuneration of directors of charities.'

The sector organisation Charities Netherlands has set a maximum for the remuneration of board members at charities. Management board remuneration is calculated using the index BSD (Basic Score for Management Positions). The position of our director is based on 365 BSD points, Scale F and the remuneration thus remains below the norm of the Act on Standardisation of Top incomes. The maximum salary associated with this scale is € 108,255.

The Supervisory Council decides on the remuneration policy that determines how much the director earns and how high other fees may be. This policy is regularly updated, also taking into account Tearfund's conditions of employment. The salary scales, like those of other staff members, are derived from the Civil Servants Remuneration Decree. The positions within the management are assessed through the government job evaluation system (FUWASYS). The members of the Supervisory Council perform their activities unpaid.

From 1 May 2023, Guido de Vries has been appointed as the new managing director of Tearfund Netherlands. Matt Gregora held this position on an interim basis and resigned as of 30 June 2023.

Events after balance sheet date

With regard to Sizanani, we note that this support ended after the balance sheet date on 29-02-2024.

Signature of annual accounts
May 2024, Utrecht

Managing director:
Drs G.J. de Vries

Supervisory Council:
Drs A.M.L. Buwalda-van Diepen
Dr L.T. van den Dool
Drs E.C. Jansen
Dr A.M. de Jonge
Drs. A.J. Klomp
Dr E.B. Kuisch
Drs. S. Schot
Drs G.F. Waardenburg

Auditor's report



INDEPENDENT AUDITOR'S REPORT

To: the Supervisory Council of Stichting Tearfund Nederland

Report on the audit of the financial statements 2023 included in the annual report

Our opinion

We have audited the financial statements 2023 of Stichting Tearfund Nederland, Utrecht.

In our opinion, the financial statements included in this annual report give a true and fair view of the financial position of Stichting Tearfund Nederland as at 31 December 2023 and of its result for 2023 in accordance with Guideline 650 'Fundraising organisations' of the Dutch Accounting Standards for annual reporting.

The financial statements consist of:

1. the balance sheet as at 31 December 2023;
2. the statement of income and expenditure for 2023; and
3. the notes containing a summary of the accounting policies used and other explanatory disclosures.

The basis for our opinion

We conducted our audit in accordance with Dutch law, including Dutch auditing standards. Our responsibilities hereunder are described in the section 'Our responsibilities for the audit of the financial statements'.

We are independent of Stichting Tearfund Nederland as required by the 'Verordening inzake de Onafhankelijkheid van accountants bij assurance-opdrachten' (Regulation on the Independence of Auditors in assurance engagements - ViO) and other independence regulations in the Netherlands relevant to the engagement. Furthermore, we have complied with the Verordening Gedrags- en Beroepsregels Accountants (VGBA, Dutch Code of Ethics).

We believe that the audit evidence we have obtained is sufficient and appropriate as a basis for our opinion.

Statement on other information included in the annual report

The annual report includes other information besides the financial statements and our audit opinion thereon.

Based on the work below, we believe that the other information:

- is consistent with the financial statements and contains no material misstatements;
- contains all the information required under Guideline 650 'Fundraising organisations' (of the Dutch Accounting Standards Board) for the management report and other information.

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We have read the other information and, based on our knowledge and understanding obtained from the financial statement audit or otherwise, considered whether the other information contains material misstatements.

Our work complied with the requirements of Dutch Standard 720. This work did not have the same depth as our audit work on the financial statements.

The board is responsible for preparing the management report and other information in accordance with Guideline 650 'Fundraising organisations' for annual reporting.

Description of responsibilities in respect of the financial statements

Responsibilities of the Board and the Supervisory Board for the financial statements

The Board is responsible for the preparation and fair presentation of the financial statements in accordance with Guideline 650 'Fundraising Organisations' of the Dutch Accounting Standards. In this context, the Board is responsible for such internal control as it determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to error or fraud.

When preparing the financial statements, the Board must consider whether the foundation is able to continue its operations on a going-concern basis. Under the said reporting system, the Board must prepare the financial statements on the basis of the going concern assumption, unless the Board intends to liquidate the foundation or terminate its activities or if termination is the only realistic alternative. The Board must disclose in the financial statements events and circumstances that might cast reasonable doubt on whether the foundation can continue as a going concern.

The Supervisory Board is responsible for exercising oversight over the foundation's financial reporting process.

Our responsibilities for the audit of the financial statements

Our responsibility is to plan and perform an audit engagement so as to obtain sufficient and appropriate audit evidence for the opinion we issue.

Our audit was performed with a high level but not absolute level of assurance which means that we may not detect all material errors and fraud during our audit. Misstatements may arise as a result of errors or fraud and are material if they could reasonably be expected to affect, individually or collectively, the economic decisions that users make on the basis of these financial statements. Materiality affects the nature, timing and extent of our audit procedures and the evaluation of the effect of recognised misstatements on our opinion.

We conducted this audit in a professionally critical manner and, where relevant, applied professional judgement in accordance with Dutch auditing standards, ethical rules and independence requirements.



Our audit included:

- identifying and estimating the risks that the financial statements contain material misstatements due to error or fraud, determining and performing audit procedures in response to those risks, and obtaining audit evidence that is sufficient and appropriate to provide a basis for our opinion. Fraud involves a higher risk of not detecting a material misstatement than errors. Fraud may involve collusion, forgery, intentional failure to record transactions, intentional misrepresentation or breach of internal control;
- obtaining an understanding of internal control relevant to the audit for the purpose of selecting audit procedures that are appropriate in the circumstances. This work does not aim to express an opinion on the effectiveness of the organisation's internal control;
- evaluating the suitability of the accounting policies used and assessing the reasonableness of estimates made by management and the related disclosures in the financial statements;
- Determining that the going concern assumption used by the Board is acceptable. Also determining, based on the audit evidence obtained, whether there are events and circumstances that might cast reasonable doubt on whether the organisation can continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our audit report to the relevant related disclosures in the financial statements. If the disclosures are inadequate, we are required to adjust our opinion. Our conclusions are based on the audit evidence obtained up to the date of our audit report. However, future events or circumstances may result in an organisation being unable to continue as a going concern;
- evaluating the presentation, structure and content of the financial statements and the disclosures contained therein;
- evaluating whether the financial statements give a true and fair view of the underlying transactions and events.

We communicate with the Supervisory Board, among other things, on the planned scope and timing of the audit and on the significant findings arising from our audit, including any significant deficiencies in internal control.

Was signed at Sliedrecht, 27 May 2024.

WITh Accountants B.V.
A.M. Tromp MSc RA

Colophon

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